Australian Consumers' Association

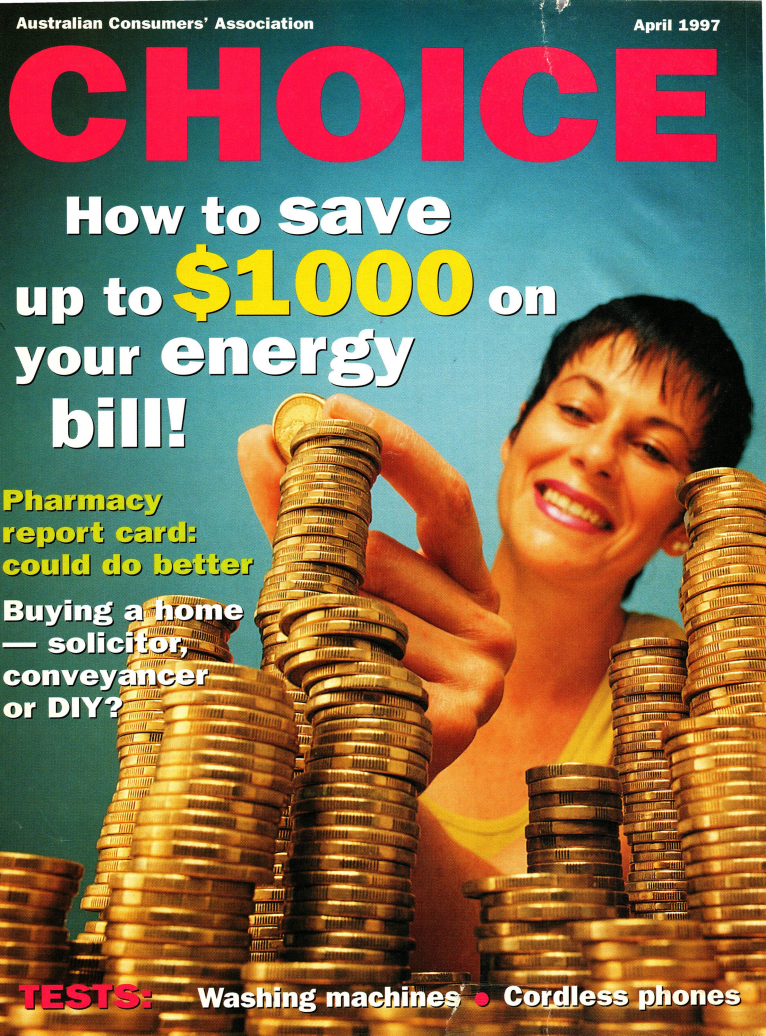
April 1997

CHOICE

How to save up to $1000 on your energy bill!

Pharmacy report card: could do better

Buying a home — solicitor, conveyancer or DIY?



TESTS: Washing machines • Cordless phones

Editorial

Jane Mackenzie

*How to save the earth **and** your money*, on page 11, offers tips on how and where you can save energy around your home. Interestingly, when we asked both subscribers and non-subscribers in a survey last year whether they thought households were major producers of greenhouse gases such as carbon dioxide (CO_2), very few thought they were.

In fact, according to a survey by the Australian Conservation Foundation, households produce about 17.5% of Australia's CO_2 emissions – they're the third-highest source after industry and transport. So individuals can certainly make a difference when it comes to reducing the greenhouse effect.

What you can do varies from the large and comparatively expensive – such as insulating your ceiling and walls – to quite simple things like using a water-saving shower head. And the great thing about all the tips is that even the most initially expensive of them should save you money in the long term.

In fact just by changing some of your habits – such as taking shorter showers, wearing a jumper indoors in winter, not leaving appliances on standby – you can start being less of a burden on both your wallet and the earth.

It's not often we get the chance to kill two birds with one stone like this – use CHOICE's tips to help get the best of both worlds.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us – please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.
Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399.
Fax us on (02) 9577 3355.
e-mail us at ausconsumer@choice.com.au

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Cover photo: Kent Mears

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We checked out front and top loaders from the more expensive end of the market to see what you get for the extra money — and found that while they may give you better water and energy efficiency, you don't necessarily get cleaner clothes.

Coming in the next three issues

Tests: VCRs, breadmakers, 400 L fridges, column heaters, irons, dishwashers, food processors, microwave ovens, vacuum cleaners, aluminium foil and cling wrap.

◀ *Which iron will make your life easier?*

Reports: Fluoride in water, mortgages — interest rates vs features, soap, your shopping rights, where to put your savings, your heating options, how to read a company prospectus, childbirth options, appliance reliability, alternative medicine, organising a funeral, car insurance — comprehensive and third-party.

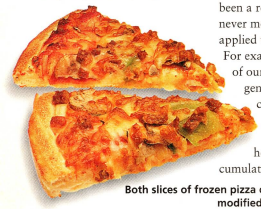
We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Genetically engineered foods: the good, the bad and the downright ugly

A draft of Australia's first legislation on safety assessment and labelling requirements for genetically engineered foods has just been released by the Australia New Zealand Food Authority (ANZFA).

The good news is that ANZFA proposes to assess the safety of genetically engineered foods on a case-by-case basis. However, it will use 'substantial equivalence' as its first principle: if a genetically modified food product is very similar to its 'normal' counterpart, it will generally be considered 'safe'.

This approach suits the food industry, but has real limitations. 'Safety' has always been a relative concept — and never more so than when applied to genetic engineering. For example, by 2000 much of our diet will include genetically engineered commodities (such as soybeans, maize, canola and sugar): how 'safe' are the cumulative effects of this change and what of the potential interactions between such gene technology products?



Both slices of frozen pizza could contain genetically modified ingredients, but only one might tell you on the label.

On the labelling front, **bad news** abounds — just when consumers had some hope that the government had promised to deliver clear labelling, the actual proposals fail to cater for the 85-95% of consumers who want to know when the process of genetic engineering has been used.

ANZFA only considers labelling appropriate in limited instances. When:

- The food or ingredient cannot be considered equivalent to any existing food.
- It may have implications for health (such as allergens).
- It may cause ethical concerns, for example the use of human genetic material.
- It contains a live genetically modified organism, such as yeast or bacteria.
- Any ingredient containing genetic material from a genetically modified organism makes up more than 5% of the food.

Confused? These dividing lines may make sense to scientists, but they're completely artificial — what they mean in practice for consumers is about as clear as mud. For example:

- Frozen pizzas containing minced pork from genetically engineered pigs will be labelled, but pizzas containing tomato paste from genetically engineered tomatoes won't, because the tomatoes make up less than 5% of the pizza and the pork more than 5%.
- Genetically modified soybeans will be labelled, but salad dressings and margarine made from refined oil derived from those same beans will to meet the standard, but may have suffered dangerous wear and tear.

The advice remains the same at present: buyer beware.

Update

Toasters

CHOICE, February 1997

On page 43 we said the **KAMBROOK KT91** had a built-in safety switch in its plug. Kambrook has since told us that newer versions of this model no longer have the safety switch. You may still find the older model on shop shelves — look for 'Bonus safety switch included' on the box.

Correction

Painkillers

CHOICE, February 1997

On page 10 we said that pharmaceutical company Fawns & McAllan is owned by Warner Lambert Consumer Health Care. In fact Fawns & McAllan is owned by Sigma Company Ltd.

Cot crackdown

Success at last: after years of CHOICE campaigning, the Federal Government has finally agreed to introduce a mandatory standard for the safe design of cots.

Small Business and Consumer Affairs minister Geoff Prosser announced recently that he would be seeking agreement from the states and territories that mandatory standards be applied to cot safety.

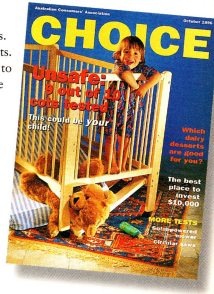
Until now, only a voluntary standard has applied, and CHOICE has proved time after time that few cots tested have ever met this standard:

- In 1985, 16 out of 24 cots we tested had major safety faults.
- In 1989, 10 out of 16 cots.
- In 1991, 15 out of 19 cots.
- In 1996, nine out of 10 cots.

While toddlers continued to be injured or killed by unsafe cots, we campaigned for a mandatory standard — and now it looks as though we might finally get one.

But parents shouldn't relax yet — until the mandatory national standard is agreed upon and any run-out period for the sale of older cots is past, consumers should continue to be cautious, as our results indicate many cots in retail outlets are more likely to fail than meet the current voluntary standard.

Also beware of secondhand cots, which not only might fail



not, because all the genetic material is removed when the oil is extracted from the soybean and the oil is considered identical to normal soybean oil.

■ Cakes, biscuits, sweets and jam using sugar from genetically modified cane will also not be labelled, because there's no genetic material left in the sugar. But yoghurt made using genetically modified bacteria will be, because the bacteria are still alive.

So the government is talking labelling, but don't expect it to be useful, as the examples above show. Consumers will still be as much in the dark as ever — anything and everything could be genetically modified, but you won't know from the label.

And the ugly? ANZFA recommends that the words 'genetically modified' should appear as part of the ingredient list. This seems sensible — but here's the rub. It's also proposed to allow manufacturers to play around with terms like 'enhanced' and 'improved'.

This gross blurring of the line between information provision and marketing implies that the genetically engineered product is somehow 'better'. CHOICE thinks this concession to the food industry is sailing pretty close to the wind, when ANZFA's second objective is to make sure the information provided to consumers prevents fraud and deception.

The draft is available for public comment and it's worth making your views known. CHOICE urges consumers to make their input by contacting ANZFA at PO Box 7186, Canberra 2610; phone (06) 271 2219.

Franklins refuses requests

Subscribers in Victoria may have seen CHOICE's name used in **FRANKLINS'** in-store marketing. It has been displaying media articles based on our latest supermarket survey (CHOICE, September 1996) in its Victorian stores. And despite repeated requests, **FRANKLINS** has refused to stop using our results and our name in its marketing.

CHOICE recently took out an advertisement in a Victorian newspaper to assure subscribers and other consumers that we:

■ Have not authorised **FRANKLINS** to use our results.

■ Have asked **FRANKLINS** repeatedly to stop doing so, but it has refused.

■ Continue to maintain our policy of no commercial use of our results.

Investing in retirement

Just a reminder that CHOICE has written a special booklet on this complex but important subject. It's available free of charge to subscribers, so if you'd like to understand more about the basics of investing after retirement before you consult a financial adviser about your own situation, just write to us.

Send us an A4-sized (210 x 297 mm) self-addressed envelope with a 75 cent stamp (70 cent stamp if you live in NSW). Mark it **Investing in Retirement booklet** and mail it to our Consumer Information Service, 57 Carrington Road, Marrickville 2204 — they'll send it out to you.

New plumbing regulations aim for quality

Changes are taking place in water supply organisations around Australia, and may mean that — as is already the case in Victoria — they will relinquish their responsibility for approving plumbing works. So consumers have good reason to be concerned about the quality of work they might get in the future.

The Victorian government has introduced a scheme under which plumbers will 'self-certify' their work, rather than have it inspected by a water authority. Five per cent of all jobs worth more than $500 will be audited every year.

From March 24, Victorian plumbers must also be licensed, and must hold insurance to protect consumers in case their work proves to be faulty or inadequate.

So in Victoria now, make sure you deal only with a licensed plumber for any work such as gasfitting, plumbing, sewerage, drainage, metal roofing and roof guttering. Ask to see the licence and check that it's current.

If the work is valued at more than $500, make sure you receive a certificate of compliance when you pay your bill so that you have the benefit of the new consumer insurance cover. Certificates have a sticky tab which can be lifted off and placed somewhere convenient (like a meter box) for future quick contact with the Plumbing Industry Board in case of problems.

Don't let plumbers split a bill so that the separate parts are less than $500 — for example, if they do some work at one time and some more later, but on essentially the same job.

If the self-certification scheme proves able to guarantee good-quality work for consumers in Victoria, CHOICE would like to see all states and territories showing a similar commitment to quality and consumer protection in this industry.

SURVEY

When health problems strike, the local pharmacy is often the first port of call for many people before or instead of seeing a doctor. But can you rely on the advice you get there? Our snapshot study of 200 pharmacies across the country suggests that the quality of advice can vary, depending on the ailment.

Pharmacies on trial

IN BRIEF

- Nearly half the pharmacies we visited across the country scored 'poor' or even 'negligent' in one of our scenarios — the sale of an asthma inhaler.
- Nowhere in Australia is a pharmacy sales assistant permitted to dispense an asthma inhaler without a pharmacist's involvement, but many appear to have done so in our trial.
- Shop around — for a good pharmacist and for the sake of your wallet. Prices for commonly sold medication can vary considerably from one pharmacy to another, even in neighbouring suburbs.

ALMOST FOUR OUT OF FIVE OF THE pharmacies we visited dealt with *one* of our scenarios appropriately. Our experts rated most of the advice given to our trialists who asked for something for indigestion for their partner as 'excellent' or 'good'.

But it wasn't all good news — when other trialists asked for an asthma 'puffer', nearly half the pharmacies failed our criteria for acceptable practice.

This is quite a disturbing result. While indigestion may be a sign of a peptic ulcer — which can be a serious condition — asthma affects a much wider age group in Australia, and the consequences of lack of adequate control may be more critical.

The trial

In October last year, we sent out 26 trialists anonymously to 200 randomly selected pharmacies across all capital cities. Each pharmacy was visited twice, by two different trialists, who each presented a different, fairly common health problem — they wanted to buy either an asthma 'puffer' or something for indigestion, both for problems that their partner was currently suffering from.

Before their pharmacy visits we had given the trialists relevant information and had trained them to 'act' through the two scenarios, which we had developed in consultation with our expert panel of evaluators.

After each pharmacy call, our trialists completed a detailed questionnaire that described their visit and included information about the advice given, the questions asked and the medication sold. Our expert panel used the data to evaluate the pharmacies and rate them for overall performance.

The expert panel

The members of our evaluation panel are busy professionals from the pharmaceutical industry, academia and the medical profession. We sincerely thank them for the time they devoted to this project and their expert advice.

- Mr John Bell is president of the Australian College of Pharmacy Practice, council member of the NSW branch of the Pharmaceutical Society of Australia, and owns a pharmacy. He is also principal adviser to the Pharmacy Self Care program, a program which offers training to pharmacists and assistants in providing a health and information service for consumers.
- Professor Peter Carroll is an associate professor at the University of Sydney with a doctorate in pharmacology. He is president of the NSW branch of the Pharmaceutical Society of Australia.
- A general practitioner and Fellow of the Royal Australian College of General Practitioners.

Our thanks also go to Professor Jill Gordon, associate professor in medical education at the University of Sydney.

ASTHMA

You don't need a doctor's prescription for a drug that quickly relieves the symptoms of asthma; reliever medications can be bought over-the-counter in all states and territories. These drugs treat the acute symptoms but don't settle the underlying cause of the asthma — for that you need preventer medication.

Although reliever drugs are available over-the-counter, they must be supplied by the pharmacist, who should also talk to you about them. Nowhere in Australia is a pharmacy sales assistant permitted to dispense an asthma inhaler without a pharmacist's involvement.

Buying an inhaler

Apart from this requirement, in SA, Tasmania and Victoria the pharmacist has to record the asthma sufferer's name. In Queensland, the person's name must be included on the medication label. There are no recording requirements at all in the NT and WA.

In the ACT and NSW people who want to buy asthma reliever medication without a prescription must have an asthma card — see *The asthma card* on page 9 for details.

Poor practices and advice

To test whether pharmacies follow the rules and provide appropriate advice, we had our trialists behave as inexperienced purchasers of asthma medication — they said they were buying it for their partner, whose asthma symptoms had worsened lately. They went straight to the medication counter and asked the first available person for a 'puffer' (asthma inhaler).

Our trialists hit the pharmacies within two weeks of a national asthma awareness campaign, so at the time pharmacy staff should have been well aware of the legal and professional requirements for the supply of asthma reliever medication. At least, that's what we thought, but the trial proved us wrong.

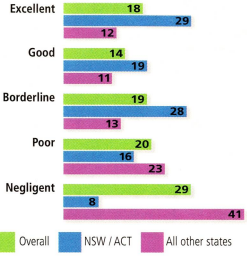
Nearly half of the pharmacies we visited across the country were rated as 'poor' or even 'negligent' by our experts in this asthma scenario; fewer than one in three were rated as 'good' or 'excellent'.

See a doctor

Asthma can be managed well by using an inhaler when necessary, but those who use one a lot should seek further medical advice.

In our scenario, the pharmacist should have asked the appropriate questions to find out from the customer that their partner currently uses a Ventolin puffer four to five times a day, but hadn't used it much at all until a few weeks earlier. This information would have indicated that the underlying

Asthma – how the pharmacies scored by state (%)



The 'asthma card' seems to be a worthwhile initiative — in the ACT and NSW where it's required, pharmacies scored better in our asthma scenario than elsewhere.

A guide to the ratings

As a guide, our evaluators looked for the following points when assessing each pharmacy. To avoid being rated **'negligent'** the pharmacy had to follow the relevant state or territory's medication supply requirements, which include that the pharmacist, not a sales assistant, sells the inhaler. The pharmacy was also rated as '**negligent**' if a pharmacist sold it but failed to ask questions or give advice.

For a '**good**' rating, the pharmacist had to discuss preventer medication and asthma management issues, and recommend that the asthma sufferer see a doctor or pharmacist as soon as possible. For an **'excellent'** rating the pharmacist also had to ask appropriate questions to determine the extent and recognise the potential seriousness of the condition, and discuss possible trigger factors.

Only advising that they see a doctor or pharmacist in the near future was rated as **'borderline'**, as was the sale of an asthma card without explanation of the card requirements.

Pharmacies were rated as **'poor'** if the pharmacist failed to recommend that the asthma sufferer seek medical advice.

If you go to a pharmacy for advice, ask to see the pharmacist — don't just talk to the first person who approaches you.

asthma is worsening and more preventer medication or a better management plan is needed. So the pharmacist should have advised that the partner see a doctor or come to be assessed personally by the pharmacist as soon as possible.

However, only 17% of our trialists in the asthma scenario were advised that their partner should consult a doctor as soon as possible. A few others were told their partner should see a doctor if the symptoms persisted, or he should come in for a personal assessment by the pharmacist.

Better advice with the asthma card

In the ACT and NSW, where pharmacists are required to issue or ask to see an asthma card (which prompts them to address the issue of asthma management), pharmacies scored much better in this scenario, with far fewer 'negligent' and 'poor' and many more 'excellent' and 'good' scores than in all other states and the NT (see page 7).

Despite these better results, however, too many of the inhaler sales in the ACT and NSW were still made without an asthma card, which is in breach of the professional standard (see *The asthma card*).

Who's serving you?

One of the reasons why so many pharmacies were considered negligent is that in 28% of the cases it appeared to be the sales assistant who sold the medication without the pharmacist's involvement, which is illegal.

In the ACT and NSW, where patients need an asthma card, nearly all our trialists (94%) appeared to be served by a pharmacist — perhaps not surprisingly, as only pharmacists issue asthma cards. (Doctors can do so too, but in practice they don't.) While this gave them a better score than the rest of the country, just over half (52%) were still rated as 'borderline' or worse for the advice they gave — there's plenty of room for improvement.

If we exclude these scores from the overall tally, the results for the rest of the country look much worse: outside NSW and the ACT, 40% of the inhalers were sold by people other than pharmacists.

We think this is an unacceptably high number of pharmacies which appear to be blatantly disregarding medication supply requirements. The management of asthma requires a trained professional who can recognise when asthma symptoms are becoming more severe and further intervention is required.

The price ain't right

There was little variation in the medication recommended by pharmacists in our trial. For the indigestion problem we were commonly sold **MYLANTA** (an antacid that acts locally by neutralising acid in the stomach) or **PEPCID** or **ZANTAC** (which, as they tend to reduce secretion of acid in the stomach, are usually more effective than simple antacids).

For the relief of asthma symptoms, we were sold a **VENTOLIN** inhaler. However, the price we had to pay for the medication varied considerably across the country, and even from suburb to suburb.

For example, for a packet of 10 **PEPCID** tablets (20 mg) we paid $6.95 in a Fairfield pharmacy in NSW and $17.05 at a Henley Beach pharmacy in SA. In Darwin we paid $10.30 for 50 **MYLANTA PLUS** tablets, compared to $6.95 in Bankstown, NSW.

Shopping for medication

While some price differences may be explained by the state's different recording and medication supply requirements, there's no good reason why a product like the commonly available **PEPCID** tablets should cost over twice as much in SA as in a pharmacy in NSW. And for huge price differences within one state, there's often no other explanation than the pharmacy's profit margin.

So if you need a medication regularly, it's worthwhile shopping around — not just for the right price but also for good advice.

A packet of 12 Zantac tablets (75 mg) cost us most ($14.50) in Elwood, Victoria, and least ($6.15) in Mona Vale, NSW. But just 6 km north of Mona Vale in Avalon we had to pay $11.30 for the same product!

Cost of medication

Most pharmacies sold our trialists a Ventolin inhaler, which ranged in price from $5.85 to $12.40 outside the ACT and NSW, and from $4.25 to $6.50 in these two areas. There, however, the first time you buy one in any one year, you have to add the cost for the asthma card. In our trial it cost a maximum of $3.50.

For more on the cost of the asthma card and medication sold in pharmacies, see *The asthma card* and *The price ain't right*, below.

Asthma – the verdict

Overall, less than a third of pharmacies in the trial gave advice that our experts judged to be good or excellent, and nearly half were rated as poor or negligent.

Considering that Australia has one of the highest asthma rates in the world and that the trial took place within two weeks of a national asthma campaign, we think this is a very poor result.

Should the asthma card scheme be extended across Australia? Where it exists (in NSW and the ACT), our trialists received much better advice when they bought an asthma inhaler.

THE ASTHMA CARD

Pharmacists in NSW and the ACT are required to issue an asthma card to people who want to buy reliever medication without a doctor's prescription. If they already have an asthma card — it's valid for the supply of 12 inhalers or for one year, whichever comes first — pharmacists must record details about the purchase of the inhaler on the card.

All pharmacists registered by the pharmacy boards in these areas are required to abide by this professional standard.

Why it was introduced

The main objective of the asthma card is to make it easier for a pharmacist to:

- Monitor how frequently an asthma sufferer buys an inhaler.
- Assess when they need to be referred to a doctor.
- Ask the appropriate questions when the card is issued.
- Check the cardholder's details and ask the appropriate questions when future inhalers are bought.
- Make the person aware of associated asthma management issues.
- Keep them informed — the card package contains information that discusses the card and explains the difference between preventer and reliever medications.

And for the person with asthma, the asthma action plan on the back of the card should also make management of the disease easier.

Trends

The asthma card is a NSW initiative and has the backing of the NSW Health Department, the Pharmacy Board of NSW (responsible for registration of pharmacies), the Pharmacy Guild of Australia (employers' association) and the Pharmaceutical Society of Australia (professional association). After wide community consultation, it was introduced about a year ago (18 months ago in rural NSW) because of concerns about the overuse of asthma reliever medication.

Some pharmacists we spoke to say that since then the sale of asthma reliever medication seems to have fallen and more asthma sufferers appear to seek medical advice rather than just get an inhaler from the pharmacy.

Our trial results also confirm that the asthma card seems to be fulfilling its objective: pharmacies in the ACT and NSW scored much better in the asthma scenario, with far fewer 'negligent' and 'poor' and many more 'excellent' and 'good' scores than in all other states. However, as some of the inhaler sales in these areas were still made without an asthma card and just over half of the advice given was rated 'borderline' or worse, there's still room for improvement.

What it'll cost you

Whether you have to pay for an asthma card — and if so, how much — depends on the pharmacist, who is free to charge a fee for the counselling and advice.

While we think it's hard for people with asthma to have to bear the additional burden of paying for an asthma card, experts believe it's important for a charge to be levied. If there's no charge, people could ask for a card every time they visit a different pharmacy. So the purpose of having a card — to keep a record and monitor a person's use of asthma medication — would be defeated.

"In the pilot study we found that if people pay for it, then they value it, and use it", said Professor Carroll, one of our expert evaluators. "If it's given away free, then the system breaks down."

In our trial, the majority of pharmacies (65%) charged $3.50 for an asthma card; 12% issued one free of charge and the remaining pharmacies charged between $1 and $3.

Pharmacies overall scored much better when asked for advice about indigestion — almost 80% gave advice judged to be 'good' to 'excellent'.

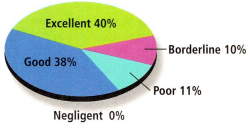
INDIGESTION

In this scenario, our trialists specifically asked to speak to the pharmacist, asking him or her to suggest something for their partner, who had been getting quite a lot of indigestion over the past few months.

Although indigestion can be treated with over-the-counter medication, according to the scenario we had developed the symptoms could also have been an indicator of a more serious underlying problem, such as a peptic ulcer. It was therefore important that the pharmacist, regardless of dispensing medication, asked appropriate questions or suggested that the trialist's partner see a doctor or drop in personally to see the pharmacist for advice.

While there may be many medications for indigestion, in our trial of 200 pharmacies we were most commonly sold just three: Mylanta, Pepcid and Zantac.

Indigestion — how the pharmacies scored overall



Percentages don't add up to exactly 100 due to rounding.

A guide to the ratings

As a guide, our evaluators looked for the following points when assessing each pharmacy. For any pharmacy to be rated **'excellent'** or **'good'**, the pharmacist had to tell the customer their partner should seek medical advice — *as soon as possible* for an **'excellent'** rating. For the top rating the pharmacist also had to ask appropriate questions to determine the extent and recognise the potential seriousness of the condition, and discuss possible trigger factors.

Selling our trialist an antacid and advising them about related dietary and lifestyle issues was rated **'borderline'**, if there was no suggestion to see a doctor.

A **'poor'** rating means the pharmacist failed to recommend that the trialist's partner see a doctor or pharmacist and provided no advice about dietary issues or the possible seriousness of the condition.

Good advice

More than a third of the pharmacists advised our trialists their partner should seek medical advice *as soon as possible*. A few others said they should consult a doctor or pharmacist in the near future or if the condition didn't completely resolve itself in several days.

Nearly three quarters of the pharmacists in this scenario sold our trialists indigestion medication, but the price range we found for the same medicines took even us by surprise — it certainly pays to shop around if you have time (see *The price ain't right* on page 8).

Indigestion: the verdict

The pharmacies we visited seemed to have far fewer problems responding appropriately to indigestion complaints than asthma. We don't know whether it's because it's a less complex problem that's easier for pharmacists to manage, or whether they need better education about asthma management. What we do know is that the pharmacies scored much better overall in the indigestion scenario — almost four out of five were rated as 'good' or 'excellent'.

OVERALL: OUR ADVICE

Next time you go to a pharmacy to get advice or medication for an ailment:

- Look for the pharmacist's identification badge and if you're not sure who's serving you, ask to speak to the pharmacist.
- Ask for advice. Our trial suggests that you're more likely to get appropriate advice if you explain your problem rather than just ask for whatever medication you think you might need.
- If the pharmacist recommends a brand-name medication, ask whether there's a cheaper generic version on the market.
- If in any doubt, consult your doctor before you start taking over-the-counter medication. (This is particularly relevant for asthma reliever medication.)
- Compare prices for medication you need regularly — prices for over-the-counter drugs can vary considerably from one pharmacy to another.
- If you've found a pharmacy you're happy with, stick with it. The pharmacist will then be aware of your medical condition and can ensure better continuity of care. ❑

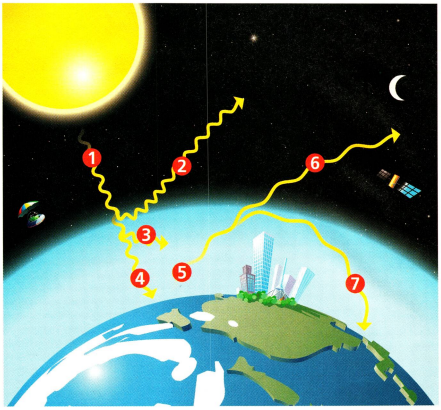
THE GREENHOUSE EFFECT

Most of the earth's energy comes from the sun. As all warm bodies do, it radiates energy (1) — in many different wavelengths.

Some of the sun's energy that hits the earth's atmosphere is reflected back into space (2), while some ultraviolet wavelengths which would otherwise kill most life on the planet are absorbed by the ozone layer (3).

The sun's energy that reaches the surface of the earth warms it (4), and in turn the earth radiates energy — but at longer wavelengths than the sun's (5).

If all this energy escaped back into space (6), the earth's temperature would average an icy -18°C (as on the moon) instead of the moderate +15°C we enjoy. Luckily, it doesn't. Instead, gases in our atmosphere — the so-called greenhouse gases (for example, carbon dioxide) — trap some of this longer-wavelength energy and help to keep the earth warm (7). This is called the greenhouse effect.



How to save the earth *and* your money

MOST OF US TAKE A CONSTANT supply of energy for granted. It cools and warms us, it heats the water to wash us and our clothes, it refrigerates and cooks our food, it gets us places and lights up the night.

But each time we use an electric appliance, switch on a gas heater or start a car we not only cost ourselves money, we produce carbon dioxide (CO_2) and increase the greenhouse effect.

The human contribution

The natural greenhouse effect (see diagram above) is a good thing and a major reason why life on earth is possible. However, only very small amounts of greenhouse gases are needed to keep the earth at the right temperature.

By burning fossil fuels (coal, oil, natural gas) on a large scale, and by other activities (such as destroying tropical rainforests which would otherwise soak up CO_2), we have increased greenhouse gas concentrations considerably (for example, CO_2 has increased by about 25%). More greenhouse gases — more greenhouse effect.

The global threat

If the concentrations of greenhouse gases keep increasing, scientists predict changes in the world's climate that could have dramatic consequences — for example:

- Sea levels are expected to rise as the water becomes warmer.
- Climatic zones could shift and dramatically change where we grow our food.
- In Australia, cyclones could extend further south and become more violent due to the warmer oceans.

The profitable solution

Saving energy will reduce the amount of CO_2 you produce and it may help to leave the world a place still worth living in for your grandchildren. But there's even more to it — for you, now: you'll also save money.

Our tips on pages 14 and 15 show that saving energy doesn't necessarily mean a loss of comfort and convenience — you won't have to freeze in the dark. You can reduce your energy bill by simply changing a few habits, using appliances differently, or investing in more energy-efficient appliances that will pay for themselves within only a few years.

IN BRIEF

- The overall contribution of each Australian to the greenhouse effect is high by world standards — saving energy at home can reduce this.
- Saving energy can considerably cut your energy bills — in our examples by as much as $1000 a year.
- Saving energy doesn't necessarily mean less comfort or convenience.

Contrasting neighbours — the Savealot and the Wast

How much energy can you save if you're energy-wise? We calculated the energy consumption of two hypothetical families — the Savealots and the Wastemuches — in three different locations (Brisbane, Sydney and Melbourne) to find out. **The numbers shown for each household are, first, tonnes of CO_2 produced per year by each activity, followed by how much it costs.**

Both families have four members (two adults, two children) and no gas connection (they're 'all-electric' households — and electricity produces more CO_2 in Melbourne because it's largely generated by burning brown coal — see *How we calculated*, below right). But that's where the similarities end.

Heating/cooling

Both the families live in the same-sized house. The Wastemuches haven't put in any insulation (in Sydney and Brisbane) or have only insulated their ceiling (in Melbourne) and they haven't done anything about their draughty doors and windows. On the other hand, the Savealots' home is well sealed and has insulated walls and ceilings.

Both the families use a reverse-cycle air conditioner for heating and cooling. However, the Wastemuches' only has three stars, while the Savealots' is rated five. In Sydney and Melbourne both families use an additional radiator for heating, and in summer they all use extra fans for cooling.

The Wastemuches like it warm enough to be able to wear short sleeves even in winter. The Savealots are happy to wear a jumper around the house, so winter temperatures don't have to reach the mid 20s and their heaters don't have to work as hard.

HEATING	Sydney	Melbourne	Brisbane
Wastemuch	3.4t/$400	7.2t/$620	0.8t/$90
Savealot	0.7t/$90	3.0t/$260	0.2t/$20
SAVINGS	**$310**	**$360**	**$70**

COOLING	Sydney	Melbourne	Brisbane
Wastemuch	1.1t/$130	1.3t/$110	2.8t/$330
Savealot	0.6t/$80	0.9t/$70	1.8t/$210
SAVINGS	**$50**	**$40**	**$120**

Refrigeration

The Wastemuch family has a 500 L, two-door fridge/freezer with only a three-star energy rating. The Savealots find their smaller 400 L, two-door fridge/freezer sufficient and made sure they bought one with a high energy rating.

REFRIGERATION	Sydney	Melbourne	Brisbane
Wastemuch	1.1t/$130	1.3t/$110	1.1t/$140
Savealot	0.7t/$90	0.9t/$80	0.8t/$90
SAVINGS	**$40**	**$30**	**$50**

Hot water

The Wastemuches have an off-peak electric hot water system. Each family member showers once a day, spending nine minutes under their standard shower head. Their dishwasher only has a two-star energy rating, and they use its 'normal' program daily. Their washing machine, a large top loader, is also fairly energy-inefficient, and they usually wash in warm water.

The Savealot family has a solar hot water system with an off-peak electric booster. They too shower once a day, but limit it to around three minutes and use a water-efficient shower head. Their dishwasher has a high energy rating, and they use its economy program daily. They have a large five-star front-loading washing machine and usually wash in cold water. Our latest test of washing machines (see page 39) shows that a warm wash only removes an average of 4% more dirt from clothes than a cold wash — and cold may do even better with a top-performing detergent (see CHOICE, April 1996).

The figures below are only for the hot water used in the families' major electrical appliances. The electricity to run them is included under *Major electrical appliances*, right.

HOT WATER	Sydney	Melbourne	Brisbane
Wastemuch	7.1t/$280	9.5t/$270	7.0t/$280
Savealot	0.5t/$20	0.7t/$20	0.3t/$10
SAVINGS	**$260**	**$250**	**$270**

Major electrical appliances

The Wastemuches dry their clothes in a dryer with only a two-star energy rating. The Savealots, on the other hand, use the sun, the wind and a clothes line whenever possible. They use their energy-efficient dryer only occasionally.

nuch families

The figures below also include the electricity used by other major electrical appliances, for example a washing machine and a dishwasher.

MAJOR APPLIANCES

	Sydney	Melbourne	Brisbane
Wastemuch	2.7t/$320	3.5t/$300	2.7t/$320
Savealot	0.8t/$100	1.0t/$90	0.8t/$90
SAVINGS	**$220**	**$210**	**$230**

Lighting

The Wastemuches and the Savealots both light their houses well in the evening, and use the same number of lights for about the same length of time each day. However, while the Wastemuches use ordinary globes, the Savealots have switched to energy-efficient compact fluorescent bulbs.

LIGHTING	Sydney	Melbourne	Brisbane
Wastemuch	0.7t/$90	1.0t/$90	0.7t/$80
Savealot	0.1t/$20	0.2t/$20	0.1t/$20
SAVINGS	**$70**	**$70**	**$60**

Cooking

Both families live in all-electric houses, so there's no alternative to using an electric stove and microwave, so both families use the same amount of energy.

COOKING	Sydney	Melbourne	Brisbane
Wastemuch	1.2t/$140	1.6t/$140	1.2t/$140
Savealot	1.2t/$140	1.6t/$140	1.2t/$140

Total household (not including transport)

	Sydney	Melbourne	Brisbane
Wastemuch	17.3t/$1500	25.5t/$1640	16.1t/$1380
Savealot	4.7t/$530	8.3t/$670	5.1t/$580
SAVINGS	**$970**	**$970**	**$800**

Transport

The Wastemuches own two cars: a large family car that travels about 15,000 km a year, and a small second car (5000 km/year). They don't catch any buses or trains.

The Savealot family feels that one medium-sized car (15,000 km/year) serves them fine. They use public transport to get to work and school whenever possible.

TRANSPORT	Sydney	Melbourne	Brisbane
Wastemuch	5.7t	5.7t	5.7t
Savealot	4.0t	4.0t	4.0t

Total household CO_2 (including transport)

	Sydney	Melbourne	Brisbane
Wastemuch	23.0t	31.1t	22.0t
Savealot	8.7t	12.3t	9.2t

NOTE: All figures are given in tonnes of CO_2 per year and $ per year. Transport only has figures for CO_2, as costs for running cars and catching public transport vary too widely to be calculated.

HOW WE CALCULATED

- Our calculations of the two families' CO_2 production and of the effect of energy-saving tips (see pages 14 and 15) are based on the *Australian Home Greenhouse Scorecard* — a computer program developed by Sustainable Solutions for the Environment Protection Authority in Victoria (with financial assistance from the EPA of NSW, the Australian and New Zealand Environment and Conservation Council and the Department of the Environment, Sport and Territories).
- The figures for the families' CO_2 consumption and possible dollar savings give you a good idea where and how much you can save in your household. However, they're approximations only, based on the assumptions in our scenarios and in the software we used. Different scenarios will lead to different results.
- To simplify the calculations and make the families more comparable, we only considered all-electric households.
- In most states and territories, each kWh of electricity you use produces about 1 kg of CO_2. Exceptions are Tasmania (1 kWh produces only 0.06 kg of CO_2), because a high percentage of power is generated by hydroelectric schemes, and Victoria (1 kWh produces 1.4 kg of CO_2), which uses a lot of brown coal for power generation.
- Our calculations are based on energy costs of 12 cents per kWh and — for the hot water systems — an off-peak rate of 4 cents per kWh.
- Figures have been rounded to the nearest 0.1 tonne of CO_2 and the nearest $10.
- In Sydney, a solar hot water collector can provide around 67% of the energy needed for hot water (which is similar to its efficiency in Adelaide). It can provide even more in Brisbane (77%), Perth (77%) and Darwin (92%), but less in Melbourne (60%) and Hobart (52%).

Tips: how you can save

Check out your local council

Some local councils support activities to save energy. For example, your council might give you an interest-free loan to insulate your house. Ask yours how it can help you.

The amount of energy each area in your home uses depends on:

- Which fuels you use (electricity, natural gas, wood, LPG, etc).
- Where you live (for example, in the tropics a lot of energy is needed for cooling, while further south heating is more important).
- Which appliances you use (for example, fans instead of air conditioning, a clothes line instead of an electric dryer or energy-efficient appliances instead of ones with a low star rating).

Basically, each household is different. However, on average the main contributors to energy use are transport, heating/cooling and hot water, followed by cooking and refrigeration and — usually making smaller contributions — other large appliances (washing machine, dryer, dishwasher), lighting and other appliances (such as a TV, VCR, computer, etc).

Changing your habits in the areas that contribute a lot to your energy use will have a big effect, but usually also involve a lot of effort and upfront expenses (for example, installing insulation or a solar hot water system). But there are dozens of tips and tricks to save energy. Many of them only make small contributions individually, but taken together, they add up to significant savings.

The right fuel

Drying your clothes without resorting to the clothes dryer whenever possible can save you over $100 each year and mean one tonne less of CO_2 on your conscience.

- If you have a gas connection, use it. If the Savealot family used gas for heating, as a booster for their solar hot water system and for cooking, they could knock around one tonne a year off their CO_2 account in Brisbane and Sydney and almost three tonnes in Melbourne (where more energy is used for heating, and where 1 kWh of electricity produces 1.4 kg of CO_2). Due to the differences in gas tariffs in the three cities, the families in Sydney ($40) and Melbourne ($59) would also save money, while in Brisbane using gas would actually cost them $15 more per year.

Heating and cooling

- Insulating your ceilings and external walls will keep your house warmer in winter and cooler in summer. The Wastemuches in Sydney and Melbourne could reduce their CO_2 production by around 2.5 tonnes per year — saving them $290 and $215 respectively. In Brisbane, they could still save 1.3 tonnes or $150 a year.
- Draught-proof your home: fix draught stoppers on doors (particularly external ones), seal your windows with insulation strips and close off unused pet doors and open fireplaces. The Wastemuches could cut another $20 (Sydney) or even $75 (Melbourne) a year off their energy bill by doing this.
- However, the better insulated and draught-proofed your house is, the more important it is to make sure it gets enough ventilation by opening some windows for a few minutes several times a day. Otherwise pollutants (for example, from unflued gas heaters) can accumulate and mould can grow.
- Heat and cool your rooms to sensible temperatures. Heating them only to 20°C instead of 23°C would mean the Wastemuches might have to wear a jumper — but they could save about 0.4 tonne of CO_2 in Sydney ($50), or 0.9 tonne in Melbourne ($75). Similarly, cooling your home to only 25°C rather than 23°C will save you money without making much difference to your comfort.
- Windows don't present much of a barrier to heat, so shade them in summer to keep the sun out. In winter, don't cover north-facing windows during the day — take advantage of the sunlight. But close the blinds or curtains during the night to reduce heat losses.
- Choose the cleanest fuel available and the right size of heating and cooling appliances. In upcoming issues of CHOICE we plan to bring you a comparison of different fuel and heater types, with tables to help you estimate the heating and cooling capacity needed for your home, plus a test report on column heaters and — later this year — air conditioners.
- Close off any rooms you don't need to heat or cool.
- Consider using a fan instead of an air conditioner for cooling — it uses much less energy.

Hot water

- Installing a solar hot water system (with an electric booster) would reduce the Wastemuches' CO_2 balance by about 5.4 tonnes a year in Sydney and Brisbane, and by 6.7 tonnes in Melbourne — saving them around $200.
- Take a quick shower rather than a long one or a bath, and install a low-flow shower head. Doing that, the Wastemuches could save around $145 and produce 3.7 tonnes less CO_2 each year (5 tonnes in Melbourne).
- Insulate any exposed hot water pipes.
- Set the thermostat of your hot water system to 55-60°C — particularly in summer.

Refrigeration

■ Don't buy a larger fridge or freezer than you really need.

■ Next time you buy a new fridge or freezer, get the most energy-efficient one that suits your needs.

■ Place the fridge or freezer in a cool spot away from the oven and direct sunlight.

■ Make sure there's enough space around it for air circulation and keep the coils at the back dust-free.

■ Leaving foods uncovered in the fridge leads to more moisture inside the fridge. This will cause a frost-free fridge to work harder, and ice to build up in non-frost-free fridges.

■ Defrost non-frost-free fridges and freezers regularly. Ice build-up means they have to work harder.

■ Check the door seal regularly (close the fridge door over a sheet of paper; if you can easily pull it out, the seal needs replacing).

■ Don't open the door of your fridge or freezer unnecessarily or for longer than necessary.

Cooking

■ Microwaves are very energy-efficient: they only heat the food, not the oven.

■ Use specialised appliances for regular tasks: an electric kettle is more economical than a hotplate to boil water, a toaster better than a grill to toast bread.

■ Make sure the pot fits the hotplate. If it's too small, you're wasting energy. Simmer food using tight-fitting lids so the heat can't escape.

Major appliances

■ Replacing appliances that still work just for the sake of energy efficiency usually doesn't pay — in fact it may not even be energy-efficient at all because of the energy needed to produce the new product and dispose of the old one.

■ However, the next time you replace an appliance, choose one with a high energy-efficiency rating (for appliances that carry an energy label; see *Energy rating label*, right). If the Wastemuches had bought appliances with high star ratings and still used them in the same way as they do in our scenarios, they would have saved up to $230 and 1.8 tonnes of CO_2 (2.7 tonnes in Melbourne) each year.

■ Always fully load your washing machine and dishwasher. Half-load programs use less energy than the normal program — but still more than 50% of a full load.

■ The Wastemuches could save $65 a year by washing their clothes in cold water (which is fine for most clothes with modern detergents).

■ Front-loading washing machines are more energy-efficient for hot and warm washes and more water-efficient than top loaders.

■ Dry your washing on the clothes line rather than in an electric dryer whenever possible. If they did, the Wastemuches would have over $100 more in their pockets and around one tonne of CO_2 less on their conscience.

Lighting

■ Compact fluorescent lamps are more expensive than a normal bulb that gives the same amount of light, but they should last up to eight times longer and use only about one fifth of the energy. So over their lifetime they should more than pay for themselves.

■ Switch off lights when you leave a room.

■ Don't leave security lighting, for example in your garden, on all night. Install movement-sensitive lights that switch themselves on if someone is passing them.

Other appliances

■ Switch appliances off instead of leaving them on standby: for example, in our last test of TVs (CHOICE, January 1997), we calculated savings of up to $20 a year.

■ Don't leave appliances (such as your stereo or TV set) running when you're not listening or watching.

Transport

■ Use public transport whenever possible. Consider walking or using a pushbike for short distances.

■ Only use your car when you really have to. The costs of running a car are considerable (see CHOICE, December 1996).

■ Don't buy a bigger car or engine size than you really need.

■ Choose a fuel-efficient car and use it fuel-efficiently: for example, avoid high speeds, hard braking and fast acceleration.

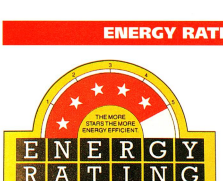
You can make a difference

In a recent CHOICE survey of over 1500 households, around 70% thought the greenhouse effect was "extremely important and must be dealt with immediately", but only 4% of people thought households were a major contributor to it. However, according to the Australian Conservation Foundation, households are responsible for almost one fifth (17.5%) of greenhouse gas production.

Most of the people surveyed were already taking some steps towards saving energy, and many were interested in taking further action, including installing water-saving shower heads and buying energy-efficient appliances.

About half said they would be willing to support a tax on petrol to help fund solutions to the increasing greenhouse effect.

ENERGY RATING LABEL


1
2
3
4
5
6
THE MORE STARS THE MORE ENERGY EFFICIENT
ENERGY RATING
USE THIS LABEL TO COMPARE DIFFERENT MODELS
A JOINT STATE GOVERNMENT AND INDUSTRY PROGRAM
COMPARATIVE ENERGY CONSUMPTION
THIS WESTINGHOUSE REFRIGERATOR MODEL RH411 USED
700
kWh PER YEAR
WHEN TESTED TO AUSTRALIAN STANDARD AS2575.2
● ACTUAL ENERGY USED WILL DEPEND ON WHERE YOU LIVE AND HOW THE APPLIANCE IS USED
● APPLIANCE RUNNING COST INFORMATION IS AVAILABLE FROM YOUR LOCAL ELECTRICITY SUPPLIER

When you're shopping for a large domestic electric appliance (fridge, freezer, washing machine, clothes dryer, dishwasher or air conditioner), your choice may influence your energy bill for the next 10 years or more. So it's important you choose one with the lowest energy consumption possible. Our tests show that more energy-efficient models don't have to be more expensive to buy than those with fewer stars.

Comparing their energy consumption when you're buying is easy: it's compulsory for manufacturers to put a red and yellow energy rating label on the appliances listed above. The label shows the actual energy consumption under test conditions (a number, usually in kWh per year) and a corresponding star rating: the more stars, the more energy-efficient the appliance (six is the highest).

However, the star rating only lets you compare apples with apples — it depends on the size, volume or capacity of the appliance. For example, a 400 L fridge may have more stars on the label than a 300 L one, but may still use more energy per year. So make a sensible decision about the size of appliance you really need, and then start comparing labels.

Models of a similar size with the same star rating can still have considerably different energy consumptions because each star covers a fairly wide range. So look for a high star rating first and then compare the actual kWh numbers.

Are you short of iron?

If you're feeling ironed out, don't grab for an iron supplement without further thought. Here are the facts on the most common nutritional deficiency in the world and what you may need to do about it.

IRON'S MOST IMPORTANT ROLE IN THE body is as part of haemoglobin, the red pigment in your blood that carries oxygen to your body's tissues. Without enough iron, over time you can feel tired, become irritable and find it hard to concentrate.

As your body's iron stores get lower you may begin to notice these symptoms. Eventually your body's iron reserves are completely emptied. At this stage blood cell production falls and you get iron-deficiency anaemia. Besides becoming more run down, you increase your risk of infection. Iron-deficiency anaemia is unlikely to be fatal, but it can unnecessarily reduce the quality of your life.

Feeling a bit lethargic is not a certain sign of iron deficiency — so don't leap straight for an iron supplement. Try the quiz on page 18 to check whether your iron levels are likely to be low.

Who's at risk?

Women of child-bearing age lose more iron because they menstruate. They also need more iron during pregnancy, and women are more likely to go on low-calorie diets which can be low in iron. Most men and post-menopausal women can easily meet their iron needs through a normal diet.

Research suggests that about 20 to 40% of women of child-bearing age fall significantly short of getting the recommended amount of iron from their diet. These women aren't automatically iron-deficient, but they're at an increased risk of it. Based on blood tests, only around 8% of women seem to be genuinely iron-deficient, and even fewer — around 2 to 5% — get iron-deficiency anaemia.

Other people who may be particularly at risk include babies, vegetarians and athletes. They can end up eating too little iron for their body's needs for growth and physical activity. Regular blood donors are also at greater risk.

If your iron intake from food is insufficient and you fit into one of the groups above, you could be at risk of iron deficiency. To check out your own iron intake, try the *Iron quiz* on page 18.

Sources of iron

There are two types of iron in foods — haem and non-haem iron. Red meat is a particularly good source of haem iron, which is also found in other animal products such as chicken and fish. Haem iron is easier for our bodies to absorb. Non-haem iron is found mainly in plant foods such as bread, cereals, fruit and vegetables and is much harder to absorb.

You absorb between 20 and 35% of the haem iron from animal foods and between 2 and 15% of the non-haem iron in plant foods. The ability of different people's bodies to absorb iron varies a lot and partly explains these large ranges. Absorption naturally increases if your body is running short on iron or you need extra, for example during pregnancy.

The box on the right shows some examples of where you can get your iron.

Enhancers and inhibitors

How much iron you absorb from food, particularly non-haem iron from plant foods, also depends on what you eat and drink at the same time. A number of substances in foods influence the percentage of iron absorbed within the ranges given above. Vita-

min C-rich foods (like most fruits) and the protein in meat can increase the amount of iron you absorb from fruits, vegetables and cereals. You can probably double the amount of iron your body gets from a breakfast cereal, for example, if you have a glass of orange juice at the same time.

Some compounds in foods, called inhibitors, bind with iron and stop it being absorbed through the walls of the bowel into the bloodstream. Some inhibitors are present in foods which also contain iron, while others you can simply avoid eating or drinking at the same time as you consume your iron. This is particularly important for non-haem iron, which is hard to absorb anyway.

Inhibitors include:

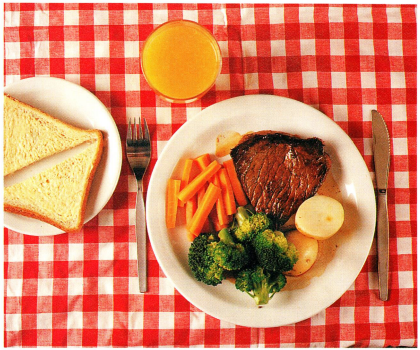
- Tannins found in tea and coffee.
- Phytates in beans, peas and lentils, and in fibre-rich cereals, such as bran.
- Oxalates in spinach and some other dark green vegetables.
- Phosvitin in egg yolk.
- Antacids and aspirin.
- Calcium and zinc supplements — the calcium and zinc compete for absorption with the iron in food.

Too much iron?

Most people are unlikely to get too much iron from food. However, about 1 in 300 Australians has a genetic abnormality which can cause excessive iron absorption and storage in the body. Over the long term this can damage the liver, pancreas and heart.

Some evidence has been found to suggest that high levels of stored iron in the body may increase the risk of heart disease and cancer. However, most research doesn't support this link and scientists believe there is no reason to cut back on dietary iron intake.

Warning: For a toddler, only a handful of iron pills can be poisonous, so if you have small children, keep any vitamin and mineral supplements in their original, closed container, out of children's reach and sight, preferably in a locked cabinet.



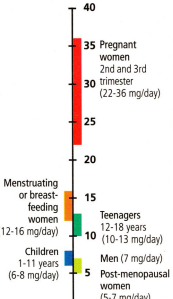
The steak in this meal contains a generous amount of haem iron. The vegetables and bread contain considerably less non-haem iron. The absorption of the non-haem iron in the meal will be increased by the vitamin C in the orange juice.

What to do?

If you're concerned that you might be falling short on iron, there's a lot you can do by 'fine tuning' your diet (see *Iron-boosting tips*, page 18). Don't take an iron supplement 'just in case' — you may be wasting your money and there's a remote chance you may be seriously overloading your body.

If you feel tired and run down, talk to your doctor first to see if there may be another problem. A simple blood test will establish whether you're iron-deficient. If you are, your doctor will discuss with you how to treat the deficiency. Ideally you should change your diet and eat more iron-rich foods, but if this is not feasible or not enough, a supplement may be recommended.

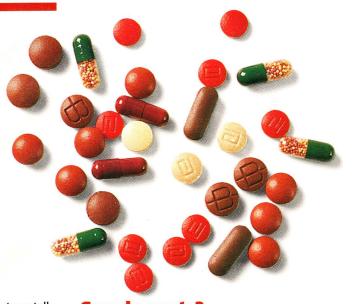
How much iron do you need each day?



Food sources of iron

Foods containing haem iron	Iron (mg)	Foods containing non-haem iron	Iron (mg)
1 slice of fried lamb's liver	4.4	1/2 cup of museli	3.8
3/4 cup of diced cooked beef	4.1	1 cup of boiled wholemeal pasta	3.1
2 grilled thick sausages	3.4	2 wholewheat breakfast biscuits	2.6
1 small grilled beef rib steak	3.0	1/4 cup of cashew nuts	2.4
2 grilled midloin lamb chops	2.0	1/2 cup of baked beans	2.2
1 grilled pork butterfly steak	1.2	1 cup of cooked rolled oats	1.8
1/2 roast chicken breast	0.7	1/2 cup of cooked lentils/chick peas	1.8
1 large grilled fish fillet	0.5	1 slice of wholemeal bread	0.7

The differences in absorption between haem and non-haem iron mean that whereas you'd absorb around one quarter of the of iron from the slice of liver (0.9 to 1.5 mg), you'd absorb much less (0.08 to 0.6 mg) from the half-cup of museli.



A simple test can tell your doctor whether you're short on iron — don't rush into taking an iron supplement without consulting them first.

Supplements?

While food is the best way to get iron, some people, particularly pregnant women, may require an iron supplement to replenish and maintain their stores.

As high doses of iron can cause side effects like constipation or diarrhoea, many iron supplements are formulated to slow down absorption. However, these delayed-release preparations are absorbed less easily, and building up your body's iron stores by taking supplements is likely to be a slow process — up to a year — if they're exhausted when you start.

Your doctor should supervise any course of iron therapy. ❑

IRON-BOOSTING TIPS

- Include red meat, fish or poultry as a regular part of your diet (unless you're a vegetarian).
- Have a piece of citrus fruit or glass of juice with your breakfast cereal.
- Choose an iron-fortified breakfast cereal and don't add unprocessed bran — it'll inhibit absorption of iron.
- If you're on a slimming diet, be particularly careful to include enough iron-rich foods.
- Limit drinks of tea and coffee to between meals.
- Choose vegetables such as tomato, broccoli, cauliflower, pumpkin and cabbage, as the non-haem iron in them is comparatively easily absorbed.
- Choose more iron-rich foods if you donate blood or — for women — have heavy periods.
- If you have to take supplements of other minerals, such as calcium or zinc, don't take them with meals.

Iron quiz

If you're not sure whether you're getting enough iron, this quiz will help give you the clues.

1 Have you given blood in the last 12 months?
YES 4 **NO** 0

2 Do you eat red meat, fish or chicken at least three times a week?
YES 0 **NO** 3

3 Are you an athlete who runs marathons or regularly takes similar heavy exercise?
YES 1 **NO** 0

4 Do you regularly drink tea or coffee with your meals?
YES 1 **NO** 0

5 Do you regularly drink citrus fruit juice with at least one meal a day?
YES 0 **NO** 1

6 Do you eat lots of unprocessed bran or have other fibre supplements in your diet?
YES 1 **NO** 0

7 Are you on a slimming diet which cuts back your food intake?
YES 1 **NO** 0

Questions for women only

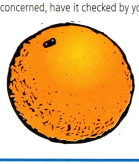
8 Are you of child-bearing age?
YES 5 **NO** 0

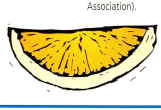
9 Do you usually have heavy periods?
YES 2 **NO** 0

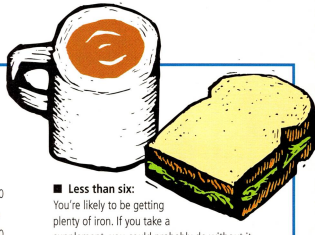
10 Are you pregnant?
YES 3 **NO** 0

Your score

Add up your score. The higher it is, the more likely you are to have a problem with your iron intake. But, as with all health problems, if you're concerned, have it checked by your doctor.







■ **Less than six:** You're likely to be getting plenty of iron. If you take a supplement, you could probably do without it.

■ **Six to 11:** You're probably getting enough iron. If there is any concern, look at where you gained points to see if you can reduce your score.

■ **More than 11:** You may be short on iron. Try eating more iron-rich foods, eat fruit after meals and drink juice with meals instead of tea or coffee. Look at where else you gained points in the quiz and see what you can change. If you're concerned, talk to your doctor.

Adapted from *Health Which?* (UK Consumers' Association).

Computer extras

What 'extras' should you expect to get when you buy a new computer?

NOWADAYS MANY COMPUTERS COME with everything to help you get started — ranging from word processing software to modems to joysticks.

However, what you get depends on the type of computer you buy. Not surprisingly, more expensive 'brand-name' computers (around $3000 plus) tend to come with more extras than cheaper (around $2000) 'no-name' or 'clone' computers. Before you buy, work out what equipment and software you need, so you can decide on the most effective way to spend your money.

Listed below are the kinds of extras supplied with most brand-name computers — and some 'no-names' — and how much you'd expect to pay if you had to buy them separately.

Software

In order to do anything with your computer, you need software (programs):

■ **Operating system:** This is not really an extra, since your computer needs it to work. If it's a PC, the operating system will almost certainly be *Windows 95*. If you're running a Mac, you'll get *Mac OS*.

Cost to buy separately: $140 to $300.

■ **Integrated package:** Word processing and number crunching are two popular uses for home computers. Many PCs come with *Microsoft Works*, and Macs with *Claris Works*; both packages include a word processing and spreadsheet program and are more than adequate for both of these tasks for beginners.

Cost to buy separately: $50 to $300.

■ **Games:** You won't get the latest chartbusters, but you may get a few games to keep you amused when you first unpack your computer.

Cost to buy separately: $80 to $100 each (for new titles).

■ **Educational:** Many computers come with *Microsoft Encarta*, a CD-ROM encyclopaedia which did very well in our August 1996 test.

Cost to buy separately: $60 to $90.

Hardware

Hardware is the computer equipment, and includes things like the computer itself, the monitor and the keyboard. However, many computer systems now come with hardware attachments that just a few years ago were considered extras.

■ **Multimedia:** Almost all computers for the consumer market now come with the bits necessary to run multimedia software, including sound capabilities, speakers and a CD-ROM drive.

Cost to buy separately: $250 to $500.

■ **Modem:** Many multimedia computers come with a fax/modem — a device that allows you to access services such as the Internet and bulletin boards, as well as send and receive faxes, through your phone line. Look for at least a 28,800 Bps or preferably a 33,600 Bps modem.

Cost to buy separately: $180 to $400.

■ **Joystick:** A joystick is necessary if you're at all serious about playing 'action-type' games. There are different types, some of which are designed for particular games, so make sure you know which kind you're getting.

Cost to buy separately: $25 to $160.

Extra software and hardware 'thrown in' with your package can make it worthwhile to pay more for a computer — but only if they're extras you'll really use.

What it can add up to

When our sister magazine *Computer* CHOICE tested cheap 'no-name' computers late last year, some of them came with no software except the operating system, and none supplied a modem or joystick as part of the cheap 'package' price. One 'multimedia' computer didn't even come with speakers.

If you wanted an integrated word processing and spreadsheet package, a couple of games, a CD-ROM encyclopaedia, a modem and a joystick, you'd be adding anything from $475 to $1150 to the price of a 'cheap' computer that came without them. If this is your situation it might be worth looking at a more expensive 'brand-name' package after all, especially as you're probably more likely to get phone hotline support and satisfactory after-sales service than from some smaller 'no-name' companies. ❑

■ **Check what you're getting when you buy a computer, or you could find yourself having to shell out several hundred dollars more to buy other programs or features you really want.**

■ **Don't assume lots of extras must be good value — check they're extras you really need and will use.**

■ **Remember to ask about the availability of after-sales service and phone hotline support as well as about the computer equipment itself.**

REPORT

Each Australian state has either radically altered or is planning to alter the way new drivers get their licence, in response to continuing high numbers of fatalities on our roads. We look at the changes, and advise you how to find a good driving instructor.

Revolution on our roads

IN BRIEF

- **People aged 17 to 25 make up just 14% of the Australian population, but they account for about 30% of fatalities on the road. The question is whether different ways of learning to drive and new-driver education programs can improve the situation.**
- **It's a good idea to have professional lessons even if your family helps teach you to drive too. They might not know everything you need to pass your test and become a good driver.**

IN AUSTRALIA, JUST UNDER 2000 PEOPLE die on the road each year, 30,000 are seriously injured, and another 110,000 receive minor in juries. What's alarming is that young people aged 17 to 25 account for about 30% of the fatalities, which means around 550 young people are dying on our roads each year. Yet they only make up 14% of our total population.

These statistics follow similar trends overseas, and Federal and state governments have started investigating ways of improving driver training and licensing programs. The aim is to make young people and other novice drivers safer drivers, so they put themselves and others at less risk.

Who's at risk?

There's a strong correlation between youth, lack of driving experience and road accidents. The reality is that new drivers are less likely to have a fatal accident if they're older than if they're younger. In addition, young male drivers are more likely to be involved in a fatal crash than young women.

Why are they at risk?

It's easy to assume that the only reason young people are at risk is their lack of experience on the roads, but in fact it's just one of many reasons. For instance, young people:

- Are more likely to speed, especially young men. In NSW, for example, about 40% of all speeding drivers involved in serious accidents with casualties are males aged 17 to 25.
- Are less capable of predicting a hazardous situation.
- Have been shown in at least one study to be more likely to be driving after drinking alcohol.
- Have to devote more attention to controlling the car than an experienced driver and tend to be involved in accidents in which this is a factor.

Night-driving and risk-taking

Young people involved in risky driving behaviour often lack the skill and experience to recognise that what they're doing is dangerous. Or to quote a Federal Office of Road Safety report, they may "lack skill in hazard perception and cognition". Often added to these problems are over-confidence and deliberate risk-taking.

So educating young people about risk-taking and hazard perception may be as important as teaching them how to drive a car properly. This is currently being explored in young-driver pre-licence education programs around Australia.

One program trying to change attitudes is the VicRoads' Hazard Perception Test, one of two non-driving tests Victorian learners must pass if they want their P-plates.

This test is a world-first, and is completed on computer. The computer screen presents the view of a street as seen from inside a car, with the learner as 'driver'. As they progress down the road, hazards unfold and the learner is forced to make decisions to prevent an accident occurring.

Is it working?

In Australia and overseas, the question being asked is: Does driver education make any difference to whether or not young drivers will have an accident?

Are high-school programs on driving skills, attitude, safety and other issues effective in helping to prevent accidents? If existing programs aren't working, why not? How can they be improved?

The NRMA in NSW joined the debate in early 1995 when it launched its NRMA Driver Research Program. Over a three-year period, the NRMA is spending $250,000 on independent research seeking to answer these questions.

It's currently funding six projects around Australia, including one in SA that hopes to determine which of the state's driver training programs (see *All in a state*, right) is having better results in preventing crashes.

A more quirky but possibly valuable project at the University of Newcastle in NSW is on the relationship between fathers and sons and whether and how they teach their sons to drive. With so many young men dying in car crashes, a link could indicate a need for education targeting parents on how to teach their children good road safety attitudes.

We'll keep you posted on the findings of these studies.

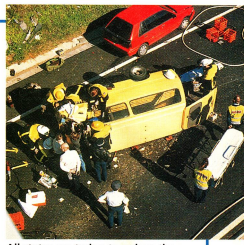
WHAT CAN I DO TO HELP?

- If you'll be teaching a teenager how to drive, it may be worth contacting your local road or transport authority for material advising on ways to teach novice drivers. If your state authority hasn't yet developed such material, contact the Australian College of Road Safety, in the ACT, for its *Surviving Your Teenager's Learner's Permit* booklet. Phone (06) 290 2509, or write to the National Secretariat, Australian College of Road Safety, PO Box 198, Mawson 2607.
- Discuss with the teenager any material on safe driving they've received through school or their driving instructor.
- Don't put a young driver through a driving course that teaches high-level vehicle control skills such as high-speed cornering and skid control. Research has found these may make young drivers over-confident, and increase the chances of their having an accident.
- Developing safe driving skills takes a lot of time and practice, so encourage the learner by increasing the amount and variety of practice and experience they receive, in addition to any formal lessons you or an instructor gives them.

All in a state

The road accident toll in Australia is costing us a fortune, both economically and emotionally. Every year, road injuries and deaths cost the community over $6 billion. The average cost of a fatality has been estimated at $750,000 (including lost earnings), while an injury that puts someone in hospital costs on average $113,000.

None of this takes into consideration the devastation in the lives of those involved in road accidents, and the effects on their families and friends.



All states are trying to reduce the road toll.

With so much tragedy occurring in the community, and at such high expense, all governments have been seeking preventive action. Changes have been occurring in each state and territory with regard to its laws and regulations on L- and P-plate drivers, and while the changes have all been for the same purpose — to reduce crash injuries and fatalities — the states appear to be taking different approaches.

The NT, SA and Victoria have already implemented changes to their systems, while the ACT (at the time of going to press) is planning to introduce new programs this year. NSW, Queensland, Tasmania and WA are still deciding what changes they will make.

Common denominators

One thing all the states have in common is that new drivers must pass a theory test to receive their learner's permit (some are computerised, such as in NSW and Victoria) as well as a driving assessment or test to receive their P-plate, and all states have some restrictions on L- and P-plate holders.

For example, the NT, Queensland, SA, Tasmania and Victoria require a zero blood alcohol level for learners. Speed restrictions may also apply, such as in Tasmania and NSW, where P-platers are limited to a maximum of 80 km/h where the overall limit is higher.

Most states also have some kind of driving theory tuition program through normal school education.

Competency-based training

Perhaps the most innovative changes have been put in place in SA, where a 'competency-based' training program has been running since 1993.

The first of its kind in Australia, the program is based on continuous assessment rather than a driving test, requires the instructors to be accredited through a training program, and is monitored through a strict auditing program.

Learners build up their competency until they can complete 23 tasks (starting from basic up to more complex skills), which are marked off in a logbook by the accredited instructor.

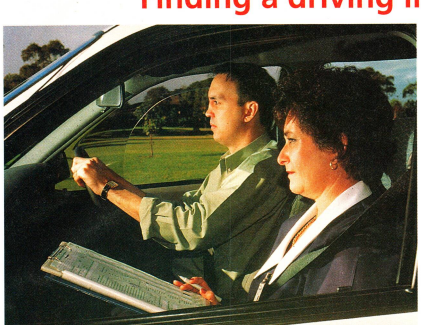
Once the logbook is completed the learner receives a Certificate of Competence, signed by the instructor, on the basis of which the Department of Transport gives them a probationary photo licence.

Learners still have the option of the traditional system — taking lessons with an instructor or other teacher and then passing a driving test. They can also transfer from one system to the other.

The NRMA's current study of the competency-based program vs driving school lessons or parental instruction (see *Is it working?*, left) hopes to show which system produces better results in crash prevention for new drivers.

The ACT is planning to introduce a competency-based training program this year.

Finding a driving instructor



A professional instructor can often introduce you to some possible test routes so that you're well and truly prepared on test day.

Although some states now have new requirements for how a young or novice driver goes about getting their licence (see page 21), in every state learner drivers still have the option of being instructed by a professional driving school or other teacher and passing a driving test in order to receive their provisional or probationary licence. Here, we look at how to find a driving instructor who suits you.

Driving school — or Mum and Dad?

While many young people get their driving practice under the guidance of family members, it's best to be taught by a professional as well: they should be able to demonstrate the skills needed to become a good driver, and point out your faults calmly and impartially. Being taught by someone close to you (especially in their own car) can be both nerve-wracking and a strain on your relationship, and they may not know everything required to teach you to pass your test and become a good driver.

Also, an instructor who advises against drink-driving and speeding and discusses important issues such as wearing seatbelts may be taken more seriously than a relative attempting to instill this information.

If you can afford only a few lessons, go to a driving school early on to learn the basics properly and boost your confidence. A couple of lessons later to polish up your skills just before your test might also be worthwhile.

As one subscriber said, *"He taught me correct techniques, reinforced them with practice and also introduced me to some possible test routes so that, come test day, I was well and truly prepared."*

We'd like to thank all of you who wrote in describing your experiences learning to drive. We've included some of your comments throughout this article, *in italics*.

Choosing the right driving school

"He was late for the lesson, looked unkempt and smoked in the car. He was impatient and seemed more interested in conducting business over his mobile phone than in teaching me to drive."

Changes currently under way in the driver training industry ought to make it easier to find a good instructor, as well as improve and standardise the training of both instructors and learner drivers nationwide. However, because you should be able to feel confident the driving instructor you choose is knowledgeable, capable and fit to teach, CHOICE would like to see a mandatory instructor accreditation system introduced in all states.

- Ask your friends whether they can recommend a driving school in your area. If not, phone a few and ask questions about the school, its vehicles, instructors, charges and methods of teaching. If you live in the NT you can get a list of driving schools from the Department of Education.
- Check out the school's vehicles — are they modern and well maintained? It's also worth making sure they're comprehensively insured. (And, of course, if you choose to learn in your family car, make sure it's fully covered if you're a younger driver.)
- Ask the school who will be instructing you, what training courses your instructor has done, what qualifications they hold and how many years' driving experience they have. In SA, instructors teaching the competency-based training program (see page 21) must be accredited through a special training system.
- It may be helpful to know whether the instructors are members of a professional organisation, such as the Australian Driver Trainers Association. ADTA has branches in all states and territories except Tasmania and the NT, and has a code of ethics it expects its members to adhere to.

You can refer a complaint about an ADTA instructor to the Association if you're getting nowhere dealing with it through the driving school, and they will investigate it on your behalf. You can also contact ADTA if you have any special needs, such as finding an instructor trained to teach people with disabilities or one who speaks a particular language.

How much will it cost?

■ Tuition fees generally range between $20 and $40 an hour. In the NT subsidies for 16-year-olds can significantly reduce the cost of a professional instructor to as low as $5, or even nothing at all.

■ Some schools offer reduced rates for pensioners, students and groups. But if you decide on a group lesson, make sure each person sharing the lesson gets adequate time and attention and that valuable lesson time isn't taken up with picking up and dropping off others in the group.

■ Lessons usually last an hour, though some schools have 45 or 50-minute sessions. Ask about the amount of time you're paying for and check that you do get that tuition time. The time taken to collect you from home shouldn't be part of your lesson time, and if the instructor is late, the lost time should be made up.

A good instructor

"The first school I selected made me scared to drive. The instructor was rude and abrupt and kept pushing me to do more lessons. The second school was fortunately very different: learning to drive with [this] driving school was relaxing and worthwhile — it helped me gain the expertise and skill associated with driving as well as knowledge of the road and the rules."

It's best not to pay for lessons in advance, as you may not get on well with the instructor or be satisfied with the service. An instructor you're not comfortable with can destroy your confidence.

Good instructors can communicate well, explain clearly what to do and why, and are calm and patient when you make mistakes.

Good instructors also use a structured teaching program, note your progress in acquiring various skills, and work on improving aspects you haven't quite mastered.

"The instructor assigned to me was quite thorough as well as methodical, isolating the areas where I needed work and attacking them one by one. At the same time he was encouraging, so that I now have much more confidence as a driver and no longer swerve unneccessarily to avoid approaching trucks."

They should supply you with written information and help you learn the rules of the road. As well as general driving skills, a good instructor will teach you basic car maintenance, such as checking oil and water levels and tyre pressure.

How many lessons?

It's impossible to predict how many lessons you'll need before you get your licence. It depends on a number of factors, such as your aptitude, how much you practise, whether you learn in a manual or automatic car, and whether you're learning by competency-based assessment, which might require more lessons to complete.

CHOICE readers who wrote to us had had between three and 20 lessons and paid from $20 to $37 for an hour's lesson. Driving instructors we spoke to suggested the 'average' person might need around 10 to 15 lessons.

If you feel you're being 'strung along' for too many lessons without any good reason, seek an opinion of your ability from a different school.

If you're a parent or partner of a learner and are concerned about the quality of the instruction they're getting or their lack of progress, ask to sit in the back seat during one of their lessons to try to see where there might be a problem and what you might be able to do to help.

That might mean helping the learner polish up certain skills if that seems necessary, or passing on any complaints you have about the instructor and their methods to the school manager — and possibly changing your school. ❑

Don't just stick your 'L' plates in the front or back window — make sure you put them in the legally required places on your car for your state. Check with your driving school or ask when you get your learner's licence.

TEST DAY PREMIUM

Alison Daley of Quaker's Hill, NSW, was incensed when she learned the test fees she had paid to her driving school included a $60 hire fee for use of the instructor's car during her 20-minute driving test.

Many schools do charge for taking the test in their vehicle, which is not unreasonable. However, some charge for the hour's tuition before the test and then add on the same hourly fee for use of the vehicle during the test and driving you home. Others charge for an hour's tuition prior to the test plus a reduced 'hire' fee, which we think is the fairest way to go.

$60 certainly seems excessive, and there's no excuse for the abuse Alison received from the school when she questioned the amount.

If you're taking your driving test, check beforehand exactly what you'll have to pay for on the day. Particularly if you've had only a few lessons with a driving school, you might decide to use your family car for the test — as Alison has now done after failing first time round. But if you choose this option, make sure your car is roadworthy, or the tester will refuse to conduct the test.

Ladder mishap

You seem to have missed one important safety feature in your testing of ladders in the January edition of CHOICE.

When you consider safety aspects you should include use by idiots (like myself). I used a stepladder similar to one model you assessed. I wasn't wearing shoes (I told you I was an idiot) and slipped off the second step. My right foot went into the bracing at the bottom of the ladder and my little toe was neatly sliced off.

I noted with pleasure that the Bailey models have a solid plate — a very neat safety feature.

M Watson
The Caves, Queensland

Sorry to hear about your accident — sharp edges can certainly be a problem, and when we're checking the safety of various products they're one of the aspects we consider. However, even the safest ladder can't prevent accidents if it's used unsafely. Wearing shoes when doing any kind of household maintenance is an important safety precaution.

Health insurance

It may be of interest to your readers who are travelling overseas and have private health insurance that they can apply for a rebate on their premium for the period they will be out of Australia.

We did this (we had to write a letter to the head office) and found we could choose to stop payments during the period we were overseas, or have that amount calculated and taken off our travel insurance premium.

If you're going overseas for several weeks or more this can amount to several hundred dollars.

This was not pointed out to us by our health fund when I saw them for travel insurance, but I pointed out to them that it was pointless for us to pay for health cover in Australia if our whole family was overseas, and to pay a premium for that cover as well.

It appears if you don't ask you pay for double cover.

P Riggall
Riverside, Tasmania

Most health insurance companies will suspend your health insurance while you're overseas (regardless of whether you take travel insurance with it or another company), but time constraints may apply. For example, you may need to be away for at least two or three months, but for less than one year. You may also need proof that you're going overseas, such as tickets or a visa.

And while the savings made by not paying for, say, two months may well be an advantage, consider the disadvantages:

*According to Private Health Insurance Complaints Commissioner Mary Perrett, if your cover is suspended and you suffer any illness or accident while you're overseas that requires treatment on your return, your health insurance company is **not** obliged to cover the bills. It's entirely up to the company to decide whether or not to pay in these circumstances.*

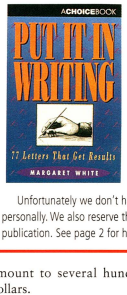
So if you get sick or injured and require treatment normally covered by your health insurance, your travel insurance will cover your treatment costs while you're away, but if your health problems continue after your return, your health insurance doesn't have to pay the bills.

The same applies to women who become pregnant while overseas.

We recommend you make thorough enquiries about the conditions applying to suspension before you take action to do so — such as how do you reactivate your insurance on return? In some cases your arrival back in the country is all that's needed. But in others, you'll need to visit the company's office.

With all this in mind, we suggest you think very carefully before suspending your health insurance during overseas travel. ❑

LETTER OF THE MONTH



We want to hear from you — your experiences help us greatly in our research. We'd also like to hear your experiences using CHOICE to buy a product or service: did it save you money, time or disappointment?

To say thanks for writing to us, each *Your Letters* will award a prize of a CHOICE book to the 'Letter of the month'. This month's winner, P Riggall of Riverside in Tasmania, receives *Put it in writing* for their letter.

Unfortunately we don't have the resources to answer all your letters personally. We also reserve the right to cut parts of longer letters for publication. See page 2 for how to reach us by mail, fax or e-mail.

TEST REPORT

Problems with interference and the possibility of someone listening in have left some people concerned about the usefulness of cordless phones. But new models using security codes and multichannel technology take care of most of these hassles.

No strings attached?

CORDLESS PHONES ARE ACTUALLY not completely cordless. The handset is, but you have to connect the base station to the phone socket and mains power. There's a radio link between the base station and handset, so you can carry the handset around while on a call.

How long can you talk?

The handset is powered by rechargeable batteries which will eventually run down when it's away from the base unit (on 'standby') — even if you don't make a call. We calculated standby times from $2^1/_2$ days to more than 60 (see table note 9, page 28).

Whether two months of standby time are important to you depends on how you intend to use your phone. For most people, how long you can talk before having to recharge the batteries is likely to be more important. Again, we found considerable differences: while we calculated less than five hours of non-stop conversation for the **TELSTRA Freedom 500**, the **SANYO CLT-136** and **CLT-536** will let you talk continuously for more than 13 hours.

In everyday use there'll be a mixture of making or receiving calls and standby periods. So ideally the phone should have both a reasonable talk and a reasonable standby time.

Charging them up

Recharging any of the phones is pretty simple — whenever you put the handset back into its designated position in the base station, the batteries will be recharged (except in the case of the **SONY SPP2010** — see right). According to manufacturers, to fully recharge a completely flat battery takes between 10 and 16 hours for the models tested.

The battery packs used to power the handsets usually consist of NiCad cells. This type of battery is known to develop a 'memory' if it's recharged before it's completely flat. As a result, it loses part of its capacity. This is a fairly slow process that develops over many months, but some manufacturers advise that in order to get the maximum life out of your batteries (usually around 18 to 24 months) you should always fully discharge them before recharging.

Of course, this is fairly impractical for most users because it would mean leaving the handset off the base station until the batteries go flat — which could then happen in the middle of a call.

The **SONY SPP2010** offers another solution: it comes with two batteries. You use one in the handset and recharge the second in the base station. When the handset battery runs flat, you exchange it with the recharged one. That way you can use the handset battery longer and don't have to worry about being left without a functioning phone. While this system may help to reduce the memory effect, our user panel found it less handy than simply replacing the handset on the base station.

How far can you go?

Although a cordless phone can offer a fair bit of mobility around your home, its range is limited. Unlike mobile phones, there's no network of transmitting towers supporting your handset — which means you can't roam too far from your base station. However, the best models tested allow you to talk

IN BRIEF

- We tested 15 multichannel cordless phones costing less than $250.
- We found large differences in signal range and talk time. However, all models tested should be OK for most domestic situations.
- Unlike regular phones, all cordless phones in the test rely on mains power, so they may be unusable in an emergency situation when power is cut.

For people with disabilities

The Independent Living Centre recommends you consider the following features when shopping for a cordless phone for a person with particular disabilities:

- The keys, especially the 'talk' key, should be large, easy to operate and well labelled.
- The handset should be lightweight and easy to hold.
- The phone should be compatible with hearing aids (which all Austel-approved models are).
- An intercom feature between base unit and handset can be very useful for someone who is bedridden.
- One-touch dialling can be helpful in emergency situations.

more than 100 m away with several brick walls in between. The worst phones cut off the conversation at around 50 m.

Even 50 m may still be more than enough for most people living in urban areas. However, if you have a large property or many walls between base station and handset, a model with a longer conversation range may cope better.

And metal obstacles will decrease the signal strength of cordless phones. So if you take the handset into your metal shed, or if there's more than one wall or ceiling of reinforced concrete between handset and base unit, you may have problems making a call.

For most models tested, the dial-tone range (see table note 10, page 29) was shorter than the conversation range. This means you can take the handset away from the base station (say, into the garden) while on a call, but that you may not be able to make or receive a call from that distance.

Privacy and safety

■ **Austel permit:** If you want to use a cordless phone, it must carry an Austel permit. Phones can be legally bought and sold without one, but you can be fined heavily for using them. This ridiculous situation is compounded by the fact that phones without an Austel permit must come with a written warning to buyers that they're not allowed to connect the phone in Australia. So why allow it to be sold in the first place? Check any phone you're thinking of buying has an Austel permit.

The same goes for a phone bought overseas. If it doesn't carry an Austel permit, as you enter the country customs will seize it or you'll have to send it back on the spot to where you purchased it.

To get the permit, a cordless phone has to comply with certain requirements regarding, for example, safety and interference with other appliances, and it must have certain features (such as security codes and compatibility with hearing aids).

All the models tested passed our own electrical safety tests and have an Austel permit.

■ **Interference:** In Australia, 15 channels of the radio spectrum have been allocated exclusively to the analogue cordless phones currently available. In the past, each phone was only designed to use one of these channels. If a neighbour also happened to have a cordless phone which used the same channel, you could experience interference.

However, most of the models in the test can use 10 channels (the NEC Flexifone 100 only two, the UNIDEN XC310 eight). Whenever you make a call, all but the NEC automatically scan the available channels to find the one with the best reception. This dramatically reduces the chance of interference from other cordless phones.

■ **Outside calls:** With older cordless phones, someone using the same channel as your phone could — intentionally or not — dial through your base station if their handset was closer to your base unit than to their own. And you had to pay for their call.

All models in the test have a large number of security codes (up to a million) that are frequently and automatically exchanged and matched between the handset and its base station. This essentially eliminates the chance of such outside calls.

■ **Privacy:** Despite the security codes mentioned above, cordless phones don't encrypt your conversation and won't guarantee you privacy if someone is determined to eavesdrop on you. A neighbour with another cordless phone or someone with a frequency scanner may still be able to tune in on your channel and listen in. If you want to be sure of complete privacy, use a regular phone.

■ **Electromagnetic fields (EMFs):** There's an ongoing debate about possible health risks caused by EMFs produced by mobile phones. However, EMFs aren't considered such a potential problem with cordless phones, because the signals sent out by the handsets are weaker than those of mobile phones.

Digital technology

Recently, frequency bands have also been allocated to digital cordless phones, which have been on the European and US markets for quite a while. Several manufacturers are keen to release digital models in Australia later this year.

One advantage of digital cordless phones would be the increased privacy of your calls: your words are encrypted in a way that's extremely difficult to crack.

However, digital cordless phones are expected to be considerably more expensive than analogue models.

WHAT TO BUY

PANASONIC KXT4026AL	$189
PANASONIC KXT4046AL	$249
UNIDEN XC340	$179
AUDIOLINE CDL-200	$149

PROFILES

Models in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in January and February 1997. Anything lower is a bargain.

PANASONIC KXT4026AL

Target price: $189

Good points

- Very long conversation range away from the base station.
- Has the longest distance from the base station at which the handset can still get a dial tone to make a call.
- Reasonably long talk time.
- Long standby time.
- Very easy to use.
- Has a volume control for the handset ring (though the ring can't be switched off completely).

Bad points

- Relatively quiet ring, and the base station doesn't ring, so you have to rely on hearing the handset.
- Sound breaks up occasionally.
- No alert that you are moving out of range.

UNIDEN XC340

Target price: $179

Good points

- Very easy to use.
- Very long conversation and dial-tone ranges away from the base station.
- Very long standby time.
- Out-of-range alert to warn you your call may start breaking up.
- Has a volume control and on/off switch for the handset ring.
- Base station also rings.

Bad points

- Relatively short talk time.
- Picks up background noise and breathing, which may reduce speech quality.

PANASONIC KXT4046AL

Target price: $249

Good points

- Very long conversation range away from the base station.
- Reasonably long talk time.
- Long standby time.
- Very easy to use.
- Has a volume control for the handset ring (though the ring can't be switched off completely).
- Base station also rings.
- Base station has a separate keypad and can be used as a hands-free speakerphone.
- Good speech quality.

Bad points

- No alert that you are moving out of range.

AUDIOLINE CDL-200

Target price: $149

Good points

- Very long conversation and dial-tone ranges away from the base station.
- Out-of-range alert.

Bad points

- Relatively short talk time.
- The voice of the person you're talking to is very soft.
- The base station doesn't ring.
- Picks up background noise, which may reduce speech quality.

WHAT TO LOOK FOR

- If you want to be able to make and receive calls more than a hundred or so metres away from your home, a cordless phone isn't for you — you'll need a mobile phone.
- If you already have more than one appliance connected to your phone line, an additional cordless phone could take you over your line's REN limit (see table note 1, page 28), which is essentially the phone line's capacity. In this case you should take the REN of the cordless phone into account when shopping around and look for one which won't take you over your line's capacity, which is usually three.
- If the base station of a cordless phone doesn't have battery back-up but relies on mains power (as all the tested models did), it should only be used as an additional phone to a corded one. Otherwise you risk being unable to make a call in an emergency situation which involves a power failure.
- If you're likely to spend hours on the phone each day, look for a model with a long talk time.
- A long standby time can also be important if you won't be able to recharge the batteries regularly.
- If you have a large property, look for a model with a long conversation and dial-tone range.
- Choose a multichannel model in order to avoid interference with other cordless phones in your area.
- Try the handset to see if it 'fits' your face and is light and comfortable to hold.
- Look for large, well-labelled keys that allow easy dialling. Backlit keys may be very helpful when dialling in poor light.
- Some models allow you to page both ways between base station and handset (see table note 3, page 28). Some models even serve as a full intercom and let you talk between base and handset.

CORDLESS PHONES

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price* ($)	Warranty (years)	REN	Out-of-range alert	Paging / intercom	Volume control	Base station ring	Base station has speakerphone	Backlit keypad
	PANASONIC KXT4026AL	Panasonic	Japan	189	1	0.3		0	✓			
	PANASONIC KXT4046AL	Panasonic	Japan	249	1	0.3		B, I	✓	✓	✓✓	
	UNIDEN XC340	Uniden	China	179	1	1.0	✓	B, I	✓	✓		
	AUDIOLINE CDL-200	Moss Security	Thailand	149	1	1.0	✓	O				
equal	**SONY** SPP2010 (A)	Sony	Malaysia	199	1	1.0	✓	O				
	VOCA VC 7 (B)	Voca	Korea	249	1	1.0	✓	B, I		✓	✓✓	✓
equal	**SANYO** CLT-136	Sanyo	Malaysia	159	1	0.3	✓	O				
	SANYO CLT-536	Sanyo	Malaysia	249	1	0.3	✓	B, I		✓	✓✓	
equal	**UNIDEN** XC310 (C)	Uniden	China	159	1	1.0	✓	O	✓			
	VOCA VC 5 (B)	Voca	Korea	199	1	1.0	✓	B, I				✓
equal	**DSE** F-7020 (D)	Dick Smith Electronics	China	98	1	1.0		O				
	SONY SPP1010 (A)	Sony	Malaysia	149	1	1.0	✓	O				
	TELSTRA Freedom **250**	Telstra	Malaysia	199	1	1.0	✓	B	✓	✓		✓
	NEC Flexifone 100 (E)	NEC	Hong Kong / China	179	1	0.7	✓	B		✓	✓	
	TELSTRA Freedom 500	Telstra	Korea	219	1	1.0	✓	O				✓

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in January/February 1997. Anything lower is a bargain.

(A) According to the manufacturer, this model was upgraded in September 1996, and we tested the upgraded version. However, mixed stock may still be found in stores. According to Sony, the upgraded version can be identified by a blue label inside the plastic wrap of the handset warning you not to handle it by the antenna.

(B) According to Voca, its products aren't sold through general retailers. It recommends that you call its office in your state (see your White Pages) to find your nearest stockist.

(C) The manufacturer says this model will be discontinued in May 1997.

(D) This model is only sold in Dick Smith Electronics stores.

(E) The manufacturer says the NEC Flexifone 100 will be replaced in April/May 1997 by a new model, the NEC P 123 IC, which will have cosmetic and packaging changes and a different telescopic antenna.

1 **Ringer equivalent number (REN)**

Anything you connect to your phone line (phones, answering machines, faxes, modems) draws from the line's capacity. The amount drawn is called the ringer equivalent number or REN, and is usually printed on the bottom of the appliance. Generally, the maximum REN capacity of phone lines is three, so the lower the REN of each appliance you have, the better. If it's exceeded, you may find the connected appliances don't work properly — for example, your phone may not ring.

2 **Out-of-range alert**

A tick indicates the handset warns you if you're walking too far away from the base station and risk losing your call.

3 **Paging/intercom**

An 'O' indicates you can page one-way from base station to handset (for example, to search for it if you've misplaced it), a 'B' that you can signal both ways (which, for example, also enables a bedridden person to draw attention by paging the base station with the handset). Models with an 'I' even serve as an intercom: you can talk both ways between handset and base station.

4 **Volume control**

The strength of the signal between base station and handset varies depending on the distance. The models with a tick in this column allow you to control both the volume of the caller's voice and the volume of the handset ring.

5 **Base station ring**

If the base station and the handset are kept in different parts of the home, it can be useful if not only the handset rings but also the base station.

6 **Base station has speakerphone**

A base station that serves as a speaker-phone (one tick) or in addition even has its own keypad (two ticks) can be very convenient, particularly when dealing with automated phone services. Otherwise you'll have to take the handset away from your ear when you need to enter numbers.

7 **Backlit keypad**

Handy at night or in dim light.

8 **One-touch dialling**

All the phones can store and recall some phone numbers, but you can dial each of them by pressing just a single button if there's a tick in this column.

9 **Talk time/standby time**

In our test, all batteries were fully charged according to the manufacturer's instructions. The phone was placed in standby mode and the current drawn from the battery was measured. The phone was then placed in call mode and the current measured again.

We calculated the continuous standby and talk times using the battery's capacity (according to the manufacturer) and the measured currents. In real life you'll mix standby and talk time, so both will vary from those printed here.

■ **Talk time:** The calculated time a continuous conversation is possible:
— One tick: less than seven hours.

8	9	9	10	10	11	12	13	14		
Talk time	Standby time	Conversation range (m)	Dial-tone range (m)	Handset ring loudness (dB)	Performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)	
✓✓	✓✓✓	140	130	66	81	81	81	**PANASONIC** KXT4026AL	
✓✓	✓✓✓	140	80	76	78	80	79	**PANASONIC** KXT4046AL	
✓	✓✓✓	125	95	78	72	83	75	**UNIDEN** XC340	
✓	✓✓	130	110	78	74	71	73	**AUDIOLINE** CDL-200	
✓✓	✓✓✓	105	30	70	65	78	69	**SONY** SPP2010 **(A)**	equal
✓✓	✓	80	80	66	68	72	69	**VOCA** VC 7 **(B)**	
✓✓✓	✓✓✓	60	60	80	63	78	68	**SANYO** CLT-136	equal
✓✓✓	✓✓✓	60	60	82	64	78	68	**SANYO** CLT-536	
✓✓	✓✓✓	75	50	76	60	84	67	**UNIDEN** XC310 **(C)**	equal
✓✓✓	✓	75	75	64	65	72	67	**VOCA** VC 5 **(B)**	
✓✓	✓✓	65	65	74	64	72	66	**DSE** F-7020 **(D)**	equal
✓✓	✓✓✓	90	30	74	61	76	66	**SONY** SPP1010 **(A)**	
✓	✓	50	50	62	52	82	61	**TELSTRA** Freedom **250**	
✓	✓	85	80	74	57	57	57	**NEC** Flexifone 100 **(E)**	
✓	✓	50	50	70	48	62	52	**TELSTRA** Freedom 500	

— Two ticks: between seven and 11 hours.
— Three ticks: more than 11 hours.

■ **Standby time**: The calculated time the phone can remain on continuous standby if no calls are made or received:
— One tick: less than one week.
— Two ticks: between one and two weeks.
— Three ticks: more than two weeks.

10 Conversation range/dial-tone range

The ranges were tested in a house with internal and external brick walls. Each base station was placed at the same spot inside the house. While on a call, the handsets were carried on a defined route inside and outside the building. The distance from the base station where the conversation became difficult or cut out was measured (conversation range).

We checked for a dial tone at the maximum conversation range, and if it couldn't be heard, we moved towards the base station until we got a dial tone. From there the distance to the base station was measured (dial-tone range). As a consequence, our test didn't show if any phone has a longer dial-tone than conversation range.

11 Handset ring loudness

We measured the ring loudness one metre from the handset. A very loud ring may be annoying if you can't adjust its volume (see table note 4).

12 Performance score

The performance score is a combination of the following measurements and user panel assessments:

- Talk time.
- Standby time.
- Conversation range.
- Dial-tone range.
- Speech quality.
- Speech loudness.
- Reduction of background noise.

13 Ease of use score

A panel of three people assessed the following:

- Clarity and completeness of the instruction manual.
- Layout of keys and controls.
- Clarity and size of numbers on keys.
- Feel and comfort of the handset.
- Ease of programming phone numbers.
- Ease of cleaning the phone.

14 Overall score

The overall score is a combination of performance and ease of use, weighted as follows:

- Performance score: 70%.
- Ease of use score: 30%.

Common features

All the models passed our electrical safety tests and had the following features (unless otherwise specified):

- More than one channel (although the **NEC Flexitone 100** only had two).
- Autoscan (except the **NEC Flexifone 100**), which automatically searches for the channel with the least interference, and a manual channel-change button if you're getting interference anyway and want to change channels.
- Redial function for the last number dialled.
- A '#' key, which may be needed when calling automated telephone services.
- Auto-standby and auto-talk: if the handset is in the base station and you receive a call, all you need to do is pick up the handset and you'll be ready to talk immediately, without pressing a key. Similarly, to end a call you simply have to replace the handset on the base station to hang up.

However, if you use the handset away from the base, you'll need to press 'talk' or a similar key to start and end calls.

- Low-battery warning.
- Compatibility with hearing aids.
- Security codes.

You can do it yourself, ask a friend to help, appoint a solicitor or — in most places — a conveyancer. We look at what's involved in the conveyancing process and shed light on the pros and cons of each method.

Conveyancing

IN BRIEF

- What's involved in buying and selling property (pages 30 and 31)?
- What are your options (pages 32 and 33)?
- A look at how useful some DIY conveyancing kits are (page 35).
- How not to get caught out (page 36).

Thanks to the subscribers who told us about your experiences with conveyancing. Your comments, some of which are reprinted here *in italics*, were invaluable in our research.

YOU'VE FINALLY FOUND THE HOME you like and can afford after months of searching. Your finances are sorted out and you can't wait to move in. But before that moment arrives, you have to deal with a mountain of paperwork and other tasks — the conveyancing.

Conveyancing is the process of investigating the title of ownership of property and then transferring it from one person to another. Even on the surface, conveyancing looks like a lot of paperwork. It is, but it's more than just preparing transfer documents. See *The searches* on page 32 for the likely reports, certificates, searches and surveys your conveyancing might have to include.

On the following pages we explain broadly what's involved if you buy or sell a property, what options you have to get the conveyancing done and what to look out for to avoid potential problems.

We've referred throughout to what 'you' as buyer ('purchaser') or seller ('vendor') have to do, but in fact if you hire a solicitor or conveyancer to do the job, most of the work will go on in the background, with you taking little or no part. In that case, you need to have confidence in the professional doing the work for you — see *What to look out for* on page 36.

If you're considering doing it yourself, read this article carefully — getting everything exactly right is vital in conveyancing. But this is *not* a set of DIY instructions. As conveyancing varies from state to state, we've kept this article fairly general. You'll definitely need a kit if you want to do it yourself — see page 35.

THE CONVEYANCING PROCESS

The contract

A standard contract is used for most residential property transactions. It usually becomes legal and binding once it has been signed and exchanged by both parties and the buyer has paid a deposit, typically of 10% of the purchase price.

When you sell

"I as a vendor was charged $536 whereas the buyer was charged $915. This seems quite a variation for a transaction that was handled by the same legal firm."

When you sell property, the procedure is simpler than if you buy — you don't have as much to do and there's less to worry about. That's why in some states the conveyancing fees are often lower for the seller than for the buyer.

You (or your representative — real estate agent, solicitor or conveyancer) are responsible for preparing a contract for sale. In NSW it has to be ready by the time you put residential property on the market.

In some states (NSW, SA and Victoria, for example) you have to inform the buyer in the contract about certain matters (for example, if the government has any proposals that affect the land or its value) and enclose certain documents (such as a zoning certificate, a drainage diagram, a copy of the property certificate and/or other reports). This is referred to as 'vendor disclosure'.

Later on in the process, usually after the contract has become binding, you will have to reply to questions the buyer or their representive may ask. These are called ' requisitions' and are usually submitted on standard forms.

When you buy

It's important for you or your representative to check some details about the property before you sign the contract — for example, by having building and pest inspections done. Unless specifically mentioned in the contract, you will purchase the property as is. This means — if you're unlucky — with all its quality defects, for instance a termite infestation, blocked drains or cracked foundations.

However, when duty of disclosure applies the seller is obliged to supply correct information about the land. If you find out later that the seller's disclosures were false, in some cases you have the right to cancel the contract.

One way to ensure you're not short-changed if you have to sign a contract before you've had the time to check everything out is to include special conditions that the contract can be cancelled if certain inspection reports are not satisfactory, if you can't get finance approved or you can't sell your home by a certain date, or if any other conditions specific to your case aren't met.

Cooling-off

In NSW, the NT, SA and Victoria you have a right as a buyer to withdraw, within a specified time, from a contract for the purchase of residential property (except for property bought at or around the time of an auction).

The 'cooling-off' period varies — in SA it's at least two business days, in Victoria three, in the NT (where it applies to both parties) four and in NSW five. During this time you have the chance to get legal advice, inspection reports or approval for finance. Different rules apply in different states to exclude, shorten or extend the cooling-off period.

If you live in one of the states not mentioned here, you don't have the chance to 'cool off'. This has proved particularly problematic in Tasmania, where the offer prepared by a real estate agent can become the final contract, before it's referred to a solicitor.

Settlement

After all the searches and inquiries about the property have been finalised and the buyer has paid the stamp duty, the sale and purchase of a property can be completed, or settled.

The seller and buyer and/or their conveyancers or solicitors meet, along with representatives of the respective lending institutions that discharge and provide the mortgage, where loans are involved. The meeting shouldn't take long if the parties involved have done their homework — the balance of the purchase price and adjustment of rates and service charges should have been calculated and approved by the seller beforehand.

If all is in order, the parties exchange the transfer document and certificate of title for the cheques with the balance of the purchase price and adjustments.

After settlement, a notice of the sale and transfer of title has to be lodged with the Land Titles Office for registration and notification of the relevant local authorities.

How long it takes

Depending on the complexity of the searches, surveys and reports and the parties' financial situation, the whole process until settlement usually takes between one and two months.

When you calculate the costs for a property transaction, don't forget stamp duty — it's usually the biggest expense — and the real estate agent's commission, if you're selling through an agent.

Conveyancing state by state

ACT, Queensland and Tasmania

In these areas solicitors still hold a monopoly on conveyancing. However, both the ACT and Tasmanian governments will be reviewing the issue under the national competition policy in the near future.

The Queensland Government has no intention of changing its current policy and opening up the field to non-lawyer conveyancers. In fact, an application from a South Australian conveyancer for registration as a conveyancer in Queensland has been rejected on appeal.

We think the field should be opened up to conveyancers in all states and find the approach in Queensland to be particularly unhelpful for consumers.

Victoria

According to Victorian laws, non-lawyer conveyancers can't operate independently and must have legal supervision in the preparation of legal documents. So they must work with a solicitor or have one on a retainer.

However, there are no requirements for education, accreditation, professional indemnity insurance and contribution to a fidelity fund, as in some other states where conveyancers are formally regulated.

NSW, NT, SA and WA

In SA, conveyancers have been operating for more than 100 years; in WA they've been regulated since the early 1980s and in NSW and the NT since the early 1990s.

The scope of work they're permitted to do — and the education and accreditation requirements — vary from state to state. These requirements are probably most stringent in NSW and it is hoped that in mutual recognition discussions between states these high standards of competency will be set as a benchmark in developing a national approach to the profession.

DOING IT YOURSELF

Conveyancing can be a straightforward, simple process for which you don't need professional qualifications.

"Provided you follow the steps, get the dates correct and closely vet any correspondence, this work can be done by anyone with a bit of time available."

In theory at least, anyone can do it, but you need time, skill and specialist materials. And for conveyancing, that's forms, forms and more forms — see *The searches*, below, for details. If dealing with complicated and detailed forms isn't your cup of tea, have the job done by a professional.

What you need

- The time, aptitude and tenacity to do all the paperwork.
- Interest in the matter and the ability to comprehend it.
- Dedication to detail and accuracy.
- A good DIY kit. Try to check it out before you buy it — some are much more user-friendly than others (see *DIY Kits — not all make the job easier* on page 35).
- Readiness to take full responsibility for doing everything yourself — to get things done correctly, to follow them through and to know what you're looking for and how to deal with problems.

What you get

- You will save the professional conveyancing fee (around $300 to $900).
- You'll be able to find out things about the property which you otherwise mightn't have learnt. That's only a plus, of course, if you're interested in it.
- You'll learn about, and perhaps understand better, the complexities of our legal and real estate systems — again, not something everyone would want to do.

The risks you take

If you've done conveyancing before or you're the seller and the transaction is reasonably straightforward, there may be few chances for you to make a mistake unknowingly. If you did — say you failed to attach a certificate under seller disclosure — the buyer or their representative would probably ask for it, but in some states they would have the right to revoke the contract.

However, if you're buying you're taking it upon yourself to obtain everything you need. You can't blame or sue anybody else if you forget to check something out or find out too late something you didn't know about. And there's no professional indemnity insurance if something goes wrong. So you should have a good idea of what you need and what to do if things don't go as expected. A good DIY kit with a telephone back-up service should help in this respect.

The searches

The conveyancing process differs significantly from state to state. In some states the seller has to provide certain reports before the contract is signed, in other states it's the buyer's responsibility, so we can't split them into relevant groups for the buyer and seller and tell you who's arranging for which report and at what stage.

Some of the searches you're likely to encounter are listed below. Organising and interpreting all of them is largely what you pay a solicitor or conveyancer for if you don't feel confident of doing it yourself.

- An **identification survey** confirms that the property you're purchasing is the one you inspected. It shows where the house is in relation to the boundaries of the land, whether there are any structures that encroach onto and over the boundaries of the land and any easements on the property.
- A **zoning certificate** from the local council explains to which use the property can be put in a town-planning sense — for example, whether it may be occupied for commercial use or whether multi-storey flats can be built next door. Make sure it's up-to-date.
- A **drainage** or **sewerage service diagram** from the local water authority shows whether the existing services are approved and where the pipes are.
- A copy of the **property certificate** (the search of the title deed issued by the Land Titles Office) and associated documents that create benefits, burdens, easements and covenants over the land. These are legal rights that either you have over somebody else's property or similar rights somebody else has over yours.
- A **building inspection report** should give you an indication of whether there are any structural problems with the house and should also mention the approximate cost for necessary repairs. However, it's not an indication that any structural changes have been approved by the relevant authorities.
- A **pest certificate** should report on the condition of the house and surrounding property with regard to termites and other pests which eat or destroy wood.
- If the property is built on steeply sloping land, it's advisable to have the foundations checked and the stability of the land confirmed in a **geotechnical report**. The local council should be able to tell you whether the house is built in a landslip area.
- If you buy a strata title unit, a **strata records search** will provide information on the business and maintenance affairs of the body corporate and whether expensive repairs or maintenance are planned for the near future.
- An inquiry at the **local council, land tax department** and **water authority** should tell you whether the property is 'clear' of any debts to these authorities by the time of completion. Land tax and council and water rates are a charge on the property, *not* on any particular owner, so if they're not paid up before you buy the property, you'll end up responsible for them.

HAVING IT DONE

Solicitors have traditionally done conveyancing work in Australia. But in recent years, licensed or registered conveyancers (called settlement agents in WA) have become a legitimate alternative in most Australian states.

Opening up the monopoly

In the states where it's permitted, non-lawyer conveyancing has opened the legal profession's long-held monopoly to competition. In many areas, consumers now have more choice and the price for conveyancing has fallen considerably.

Conveyancers are not legal practitioners but specialists in this one area of law. Our subscriber responses confirmed that those who had chosen a conveyancer were generally very satisfied with their service, accessibility and price.

And the argument that every solicitor's transaction is covered by two tiers of protection (professional indemnity insurance protects you if they make a mistake and their contribution to a fidelity fund if they misappropriate your money) may apply to conveyancers as well.

Wherever conveyancers are formally regulated, there's a fidelity fund. In NSW, the NT and WA conveyancers are also obliged to hold professional indemnity insurance (this is expected to become compulsory in SA too by the end of May).

People often choose a solicitor because it's seen as the 'safe' option: *"We chose to use a solicitor as we felt this was 'safer' than using a conveyancer or doing the conveyancing ourselves, especially as this was the first purchase for either of us."*

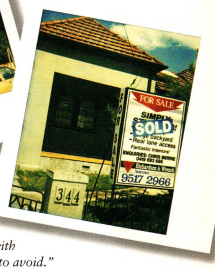
The points raised in *What to look out for* on page 36 should help you choose the professional you're comfortable with. Contact the law society (or institute) or a conveyancers' industry association in your state to help you find an appropriate professional in your area.

If you need comprehensive legal advice

If your property transaction involves complicated family law or financial matters, it's probably best to choose a solicitor who can also give you the legal advice you may need. However, accredited conveyancers should be able to recognise such related matters too and refer you to a specialist, if needed. But they can't take legal action on your behalf if a dispute arises out of the transaction. Solicitors, on the other hand, can do so and follow the matter through for you.

The good, the bad and the indifferent

"I chose a lawyer as opposed to a kit as I did not want to have to worry about this [conveyancing hassles]." But at the end of the transaction, this subscriber thought she could have done a better job herself. *"I feel I ended up with more worry than I had hoped to avoid."*



None of the subscribers who wrote to us complained about the services of a conveyancer, but that doesn't mean they're automatically better for the job. As the secretary of the Victorian Conveyancers' Association points out, "Just as there have always been (and still are) good, bad and indifferent solicitors, there are now good, bad and indifferent conveyancers."

If things go wrong

According to the experts we spoke to, many complaints are based on a misunderstanding or lack of communication between the client and the professional doing the conveyancing. To avoid problems in the first place, make sure you understand everything in the agreement you reach with the professional, especially as far as your costs are concerned.

If you have a problem with the professional you appointed, try to sort it out with them in the first instance. If you feel you need a third party to mediate or look into your complaint about a **solicitor**, contact:

- **ACT, NT** and **Tasmania:** The Law Society.
- **NSW:** The Office of the Legal Services Commissioner.
- **Queensland:** The client-care officer at a legal firm and then, if necessary, the Law Society.
- **SA:** The Legal Practitioners' Conduct Board.
- **Victoria:** The Law Institute.
- **WA:** The Law Society or the Legal Practitioners' Complaints Committee.

However, if you think the solicitor you appointed was negligent and you lodge a complaint, the mediating body may not always be able to solve your problem if it doesn't consider the matter involves a professional conduct issue. In such a case you may have to take the matter to court to seek damages.

For a complaint about a **conveyancer**, contact:

- The consumer affairs or fair trading agency in your state or territory, which may have a special body dedicated to these issues.
- A conveyancers' industry association, if the conveyancer is a member.

COSTS

How much a professional will charge for their services depends on the agreement you've reached with them. This agreement should be in writing and should include the professional fee and details of the likely disbursements — expenses incurred on your behalf for things such as inspection reports and council inquiries.

According to our investigations, prices for conveyancing (excluding disbursements) range from $300 to $900. In some states the buyer's costs are higher as there's more work involved than for the seller.

In those states where non-lawyer conveyancers are permitted to operate, the costs for conveyancing have in general come down considerably, as solicitors are often matching the lower rates. Only WA still has a maximum fee scale for both professionals, but it's often undercut.

'Flat' isn't all-inclusive

Some of the subscribers who wrote to us were concerned that they had to pay more for the conveyancing than the 'flat rate' they had been quoted.

"When it was too late to back out of the agreement with the solicitor, I found out I had to pay much more than I expected in search fees. I was dismayed that this had not been clearly explained when I hired him."

A flat fee doesn't mean that's all you have to pay — the disbursements are usually added later. How much you'll have to pay for these depends on the number of surveys, searches, inspection reports and council certificates you need — they can sometimes amount to just as much as the professional fee.

In most cases, all a 'flat' price means is that you know what the professional fee will be — the opposite is an itemised account which would list the charges for each individual service, and so you still wouldn't know the exact fee in advance.

If you appoint a solicitor and a problem arises out of the transaction, bear in mind that the costs will increase. They may also increase if you need a solicitor's certificate for your lending institution. Check it out when you get the quote.

DOING IT YOURSELF

Finding a kit...

Dianne and Kevin Horsman had already used a do-it-yourself conveyancing kit in the early 1980s. So when they bought a property in Mackay earlier last year, they obtained a few quotes and then bought the *Do It Yourself Conveyancing Kit by Mark Cupples*.

"We chose this kit because of its price and because the company made a good impression over the phone — they were friendly, efficient and helpful," said Dianne.

The kit arrived overnight. It contained a booklet, a blank of most relevant forms, examples of filled-in forms, a search information list, a covering letter and a customer satisfaction report form. However, as the Horsmans found in their research, it failed to mention a few details, two forms were out of date and one address was incorrect. (The kit has since been updated, Mark Cupples told us.)

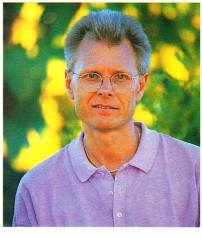
But despite these minor shortcomings, Dianne and Kevin found the kit very useful and easy to use. "We couldn't have done without it," said Dianne. "Overall, the kit was really excellent. It explained everything in plain English, it was very logical and in a clear format, step-by-step."

... and getting some use from it

Not all DIY kits follow such a user-friendly, step-by-step format, as Lars Anderson of Taringa, Queensland, found with the *Do It Yourself Legals by Ron Downs* conveyancing kit, with which he had nothing but problems.

"It was impossible to make sense of it had no logical structure and it was messy. If you were allowed to have a look at it before you bought it, it would put you off buying it," he said.

Lars is used to doing things (such as tax returns) himself. In his own words, he's "a highly educated person with tertiary qualifications in physics, mathematics, psychology and education, who is usually able to understand any complex subject".



And his wife was formerly employed in the real estate industry and is familiar with conveyancing terminology. But working through the kit was such a frustrating experience for them that he wants to warn other consumers.

"One thing is certain, though. If you persist with your attempt at doing your own conveyancing with this kit, you will certainly learn how to do it. It forced me to figure everything out myself," he said.

DIY kits — not all make the job easier

Some subscribers wrote to us in praise of some DIY conveyancing kits, while others wanted to warn consumers about particularly bad ones, so we bought a few kits to get an idea of what's on the market.

Below are our impressions of the kits. Because what's required in the conveyancing process varies from state to state, we couldn't assess them for accuracy (whether all of the information provided is correct) and completeness (whether all required information and forms are included and up-to-date). What we've done is assess them for their user-friendliness — how easy it is to read, understand and use the manual. The kits are listed in ease-of-use order, from good to bad.

All the kits we looked at are for buyer and seller combined. And all include a telephone back-up service, though special conditions such as time limits apply.

How to do your own Real Estate Conveyancing in Victoria

State: Victoria.
Available from: Legal Kits of Victoria.
Phone: (03) 9561 3100.
Cost: $60 plus $6 postage and handling.
Good points

- Easy-to-follow step-by-step instructions for seller and buyer.
- User-friendly format and plain-English language.
- List of terms at the front of the manual.
- Forms are in notepads, together with checklists and sample forms.

Bad points

- None in particular.

Overall impression
A good-looking, user-friendly kit.

D.I.Y. Conveyancing Kit

State: ACT (kits are also available for NSW, Queensland and Victoria).
Available from: Australian Property Law Kits.
Phone: 1800 252 808.
Cost: $90 including postage and handling.
Good points

- Easy-to-follow step-by-step instructions for seller and buyer.
- Lists of terms, sample forms and letters.
- Forms are in a sealed envelope, glued to the back of the book, so you're less likely to lose them.

Bad points

- None in particular.

Overall impression
A good-looking, compact kit in reasonably plain English.

Do It Yourself Conveyancing

State: Queensland (kit is also available for NSW).
Available from: Do It Yourself Conveyancing Books (the kit is by Mark Cupples).
Phone: 1800 814 894.
Cost: $90 including postage and handling.
Good points

- Blank forms bundled together with contents list and explanatory comments.
- Sample forms bundled together.

Bad points

- Format could be more user-friendly — pages in the manual are a bit 'busy'.

Overall impression
Reasonably easy to follow.

Combined Conveyancing Do-it-yourself Kit

State: NSW.
Available from: Law Consumers Association.
Phone: 1800 673 348 (from April onwards) or (02) 9267 6154.
Cost: $125 plus $5 postage and handling.
Good points

- Comes with a short video that explains the procedure.
- List of terms, sample forms and letters.

Bad points

- Language not quite as simple as it could be.
- Format not particularly user-friendly.

Overall impression
A bit scattered, but not too bad overall. The video is a definite plus.

Conveyancing Manual

State: Queensland.
Available from: Consumer Law and Reform Association.
Phone: (07) 3899 1711.
Cost: $90 plus $3 postage and handling; update $45.
Good points

- None in particular.

Bad points

- Manual has no contents page, which makes finding information difficult.
- Format is not particularly user-friendly.
- Poor use of language makes parts of the manual rather difficult to understand.
- Forms, sample forms and letters are loose and in no order.

Overall impression
Very hard both to use and understand.

Do It Yourself Legals by Ron Downs

State: Queensland.
Available from: Do It Yourself Legals.
Phone: (07) 3221 0876.
Cost: $137 including postage and handling.
Good points

- None in particular.

Bad points

- Format very difficult to read (frequent use of capitals, very small print, single-spaced lines and paragraphs, no margins).
- Poor use of language makes parts of the manual rather difficult to understand.
- Certain sections in the manual are already highlighted, but they may not be the most logical parts for everyone.
- A lot of loose forms.

Overall impression
Very hard to use and understand — and you need excellent eyesight.

What to look out for

Conveyancing can be simple and straightforward or complicated and fraught with problems. The points below should help you avoid common problems.

When you appoint a solicitor or conveyancer:

- Check with friends and colleagues whether they can recommend one.
- Appoint a professional before you sign the contract.
- Get more than one quote and compare prices. Ask for a complete written quote that includes all professional fees *and* an indication of the cost for disbursements — search fees and any other incidental charges that are usually added on top of the professional fee. If you're quoted a flat rate, double-check how much you can expect to pay for disbursements on top of the fee.
- Get a picture of the firm you're dealing with when you ask for a quote. Were the staff available to talk to you and were they able to answer your questions? Did they deal with you in a professional manner? Did they provide the quote promptly? Did they include all the details you asked for? Did you feel comfortable with them?
- If you're a first-home buyer, tell the professional you appoint so they can take into consideration any reduced rates or charges that may apply.
- Check how you'll be kept informed about progress to avoid having to chase information from staff.

If you want to appoint a conveyancer, ask:

- Whether he or she contributes to a fidelity fund, holds professional indemnity insurance and whether it has automatic run-off cover, which is important if the conveyancer is no longer in business when you put through any claim. (The services of solicitors are usually covered by both types of insurance.)
- Whether he or she is a member of a conveyancers' industry association. This is particularly important if you live in Victoria, where there are no accreditation requirements for non-lawyer conveyancers.

When you do it yourself:

- Before you spend money on a DIY kit, check with your lending institution whether it'll accept your doing the conveyancing yourself — some require a special certificate from the professional acting on your behalf, and if you don't have one, you may not get finance or have to accept responsibility yourself.
- It's a good idea to browse through a DIY kit before you buy it.
- Check on any conditions that apply to the kit's telephone back-up service.
- Follow the instructions provided in the kit (use a checklist) and keep track of what you've done, when and the outcome. Accuracy is essential in conveyancing.
- Read the contract carefully and make sure you understand all clauses and conditions.

- Some searches may be cheaper and faster if you go personally to the relevant government department. So if it's somewhere within your reach, you can save time and money by going there during working hours rather than requesting a search by mail.
- Arrange for a final inspection of the property just before settlement to ensure it's as you expect it. If it's not, you're in a better position to negotiate with the seller before you've paid up.

GLOSSARY OF TERMS

The terms below should help you find your way through the conveyancing jungle. For other specific terms, see also *The searches* on page 32.

Caveat: A warning notice on a certificate of title. If there's a caveat on the property, you can't register most further dealings about the property without notifying the person who placed the caveat.

Certificate of title: The document which proves ownership of a piece of land or unit, usually kept by the first mortgagee (which is the bank, building society or other lender if you borrow money to buy the property) or in other safe custody.

Cooling-off: A short period of time during which the purchaser can withdraw from the contract (this doesn't exist in all states).

Covenant: Restrictive conditions on the use of land noted on the certificate of title, such as that buildings in this subdivision should be brick with a tiled roof.

Easement: A right that somebody has over the use of land belonging to another person. This is similar to a right-of-way, but concerns the passage of things like power lines or storm water pipes, for example.

Land Titles Office: The state or territory government department which registers titles to land and interests noted on those titles.

Requisitions on title: Questions a buyer (or their solicitor or conveyancer) submits to the seller to answer.

Right of way (ROW): A form of easement giving another person the right to walk or drive over your property to get to theirs.

Settlement: The completion of the sale and purchase. The buyer (or their mortgagee) receives the title deeds in exchange for the outstanding balance of the purchase price.

Transfer: This document is prepared by the buyer, and after being signed by the seller is handed over at settlement.

Vendor disclosure: Specific items and information the seller has to disclose in the contract, such as a zoning certificate, a drainage diagram, a copy of the property certificate and/or other reports.

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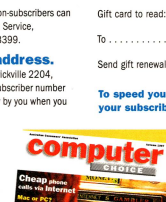
Gambling on Internet access providers?

Choosing an Internet access provider can be a real gamble — after all, how do you know whether you'll get fast, reliable service and good value for money? *Computer* CHOICE (Autumn 1997) will help you save big money and endless hours of frustration on the Net.



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If your washing needs have outgrown your machine, you might be thinking of upgrading to a more expensive model. What do you get for the extra money when you pay for a top-of-the-range model?

Washing machines — from the high end of the market

CONSUMERS HAVE BEGUN TO EXpect more than just a clean wash from a washing machine — its energy and water efficiency increasingly influence people's purchasing decisions. That's why front loaders, with their proven water and energy efficiency record, are becoming more popular in Australia. Unfortunately, many front loaders are imported and cost well over $1000.

In line with this trend, and to cater for the subscribers who ask us about expensive washing machines, we concentrated for this test on machines at the more expensive end of the market. Our washing machine tests usually look at models under $1200, so this time we chose the cheapest model available from each brand for more than $1200 — although since we bought the machines for testing, the price of some of them has slipped below this by a few dollars. We included two GE models because they have both a front and a top loader at this price level. The current MAYTAG range of machines was released too late for inclusion in this test.

Extra features

All the machines in our test offer a wide range of set washing programs, and with many you can also choose your own combination from the different temperature, wash and spin settings.

Being able to choose washing parameters individually is particularly useful if you have special washing needs that generally aren't catered for by the set programs — for example, you want to wash a few items every week, gently, at 60°C and rinse with extra water. On some machines selecting such a customised program again the following week is made even easier — they can be programmed to memorise it.

Other features can make your washing easier, faster, cheaper or more convenient. For example, you can program some machines to start at a later time — a convenient feature if you want the washing to be done overnight so it's ready to be hung out before you leave home in the morning, or you have an off-peak water heater and want to ensure you don't run out of hot water during the day. Another feature lets you select an extra rinse — useful if you're sensitive to detergents.

Check Table 2 on pages 44 to 45 for details of the tested machines' extra features.

IN BRIEF

- **Expensive washing machines will generally give you more features and possibly a larger capacity, but not necessarily better washing results.**
- **If you can afford the additional upfront cost when you buy a washing machine, go for a front loader — it's likely to save you a lot in running costs over time.**

On the Miele Novotronic W 830, the controls are well labelled and easy to use.

Saving water and energy

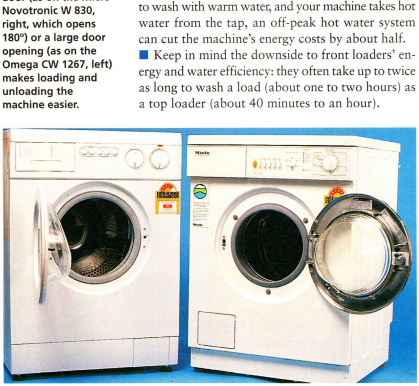
The best ways to save water and energy when machine washing are to choose a front loader and wash in cold water. However, doing both isn't always possible with some of the European front loaders on the market — not all can do a 'normal'-cycle cold (20°C) wash.

One (the **BOSCH**) couldn't do a cold wash at all. Many of the other front loaders could only do a 'controlled' cold wash, where the water is heated to a temperature around 20 to 25°C. And others could only do a cold wash for certain programs such as delicates, for example.

That's one of the reasons we've left cold wash results out of the scores. In addition, washing machines generally perform slightly better with warm water, so we think it's fair to rank them by their warm wash results. With cold water, the dirt removal score dropped on average by about 4%.

- If you want to wash with cold water, make sure you can do so with the machine you choose.
- Check whether you need to buy any special tap connections if you want to connect your machine to the cold water tap only (see Table 1, note 2, on page 42).
- If you have a limited supply of water, a front loader may be a better choice as it uses less.
- If it's your *hot* water that's limited, a machine with a heater could be a good option.
- If you buy a top loader, choose one with water-saving options (see Table 2 on pages 44 to 45).
- If you have an electric hot water system and prefer to wash with warm water, and your machine takes hot water from the tap, an off-peak hot water system can cut the machine's energy costs by about half.
- Keep in mind the downside to front loaders' energy and water efficiency: they often take up to twice as long to wash a load (about one to two hours) as a top loader (about 40 minutes to an hour).

A very wide-opening door (as on the Miele Novotronic W 830, right, which opens 180°) or a large door opening (as on the Omega CW 1267, left) makes loading and unloading the machine easier.



Running costs

How much it'll cost you to run a washing machine depends on a number of factors — whether you wash with cold, warm or hot water and which program you use, whether the washing machine heats up the water or you draw it from your hot water system, how much energy your machine uses, the price of your energy and water and, last but not least, how much your washing powder or liquid costs.

As people use different amounts of laundry detergent — and the price varies considerably between brands — we've left the detergent cost out of our calculations, but it's worth remembering that it's a big component of your washing machine's day-to-day running costs. It makes up about three quarters of them if you wash in cold water, and at least half if you wash in warm water.

In general, front loaders are cheaper to run as they use less water and energy, as our test confirmed. This can hold true even if you'd need to run a smaller front loader twice to wash the same amount of clothes as a larger top loader could do in one run.

For example, washing a load in warm water every day for one year with the least energy-efficient washing machine in our test (the **WHIRLPOOL** with 7.5 kg claimed capacity) would cost almost four times as much as with the most energy-efficient machine: the **OMEGA** with 5 kg claimed capacity.

BEST BUYS

Front loaders

OMEGA CW 1267	$1395
ARISTON ALI046T	$1295
SIMPSON ENVIRO 130 45S130A	$1199

Top loaders

FISHER & PAYKEL Smartdrive GW 703 *	$1145
HOOVER Boss 2320 L	$1199

*This model will be replaced by the GW 708.

We chose the **Best Buy** front loaders based on their purchase price and — particularly for the **OMEGA** — low running costs (see Table 1 on page 42). All the front loaders tested achieved good scores in all our testing categories (dirt removal, spin, water and energy efficiency and gentleness) and were close together for overall performance. In general, front loaders are better than top loaders for all these attributes except dirt removal, for which the two types are about equal.

Looking at the overall performance of the top loaders in our test, there's little difference between them either. However, the **FISHER & PAYKEL** stood out for its spin efficiency and the **HOOVER** for its energy efficiency, and both were reasonably priced.

BEST BUYS

Omega CW 1267

You can save heaps on water and electricity costs with the Omega CW 1267 — the most water- and energy-efficient machine in our test — and it's also gentle on clothes.

Ariston AL 1046 T

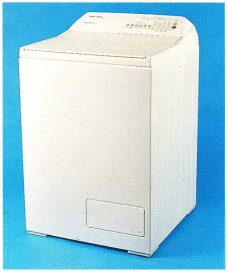
With the 'super care button' on the Ariston AL 1046 T you can reduce the drum speed for a delicate wash cycle. But even without using this feature, this machine was one of the gentlest in our test.

Simpson Enviro 130 45S130A

Although it's one of the less energy-efficient front loaders in our test, the Simpson Enviro 130 45S130A still uses much less water and electricity than any of the top loaders.

Fisher & Paykel Smartdrive GW 703

This was the best top loader for spin efficiency — its score is up there with the front loaders for this aspect. It also has well-labelled controls that are easy to use.



Hoover Boss 2320 L

The Hoover Boss 2320 L: the most energy-efficient of the top loaders, and a good example of clear, self-explanatory labelling and easy-to-press buttons.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed all the machines for ease of use by people with disabilities. She looked in particular at the controls, the door (or lid), the detergent drawer (if there is one) and the lint filter (if it requires frequent cleaning).

■ **If you use a wheelchair or have back problems**, a front loader is generally more convenient to use. To avoid bending, you can mount a front loader on a raised surface, whereas you might have to use a stick to help you unload a top loader.

■ **If you have problems with vision**, look for a machine with clearly marked controls. Lights, beeps or other positive feedback when pressing buttons are an added bonus.

■ **If you have problems using your hands**, look for a machine that has raised dials with a crossbar, or buttons that only require a soft touch to activate.

Of the front loaders in our test, the **MIELE** and the **BOSCH** were considered good for people with weak hands. The **MIELE** was also recommended for people with visual impairments.

The **HOOVER** was judged best of the top loaders for people with arthritis, poor hand or back strength or visual impairments. The **GE WISR 309 CTWW**, the **KLEENMAID** and the **FISHER & PAYKEL** were also considered good.

TABLE 1: TOP-OF-THE-RANGE WASHING MACHINES

	Brand/model (in rank order)	Manufacturer/ distributor	Origin	Target price ($)*	Warranty (years)	Dimensions** (HxWxD, mm)	Claimed capacity (kg) [1]	Cycle time (min)	Cold wash tap connection(s) [2]	Running costs per year (warm wash) (¢) [3]
equal	**MIELE** Novotronic W 830 **(F)**	Miele	Germany	1999	2	845 x 595 x 630	5.0	123		41
	OMEGA CW 1267 **(F)**	Omega	Italy	1395	2	855 x 595 x 530	5.0	74	Y	32
	ARISTON AL 1046 T **(F)**	Itala	Italy	1295	5 (C)	855 x 590 x 595	5.0	88	T	39
equal	**BENDIX** WMB 1062M **(F)**	Bendix	Italy	1445	2 (D)	855 x 595 x 580	6.0	85	F	54
	SIMPSON Enviro 130 45S130A **(F)**	Email	Slovenia	1199	2 (E)	860 x 595 x 580	5.0	108	Y	54
	AEG Öko Lavamat 538 **(F)**	Andi-Co	Germany	1400	1 (G)	850 x 600 x 665	5.0	116		52
equal	**ASKO** 10505 **(F)**	Asko	Sweden	1395	2 (H)	815 x 595 x 635	4.5	71	(P)	43
	BOSCH WFB 1605 **(F)**	Bosch	Germany	1265	2	845 x 595 x 620	5.0	125	Y (Q)	49
	GE WWH 8504 **(F)**	GE/MEA	UK	1245	2 (J)	850 x 595 x 595	5.0	58	Y	58
equal	**FISHER & PAYKEL** Smartdrive GW 703 **(T)** (A)	Fisher & Paykel	NZ	1145	1	1000 x 650 x 690	7.0	46	Cap	137
	HOOVER Boss 2320 L **(T)**	Southcorp	Australia	1199	1 (K)	1035 x 725 x 660	7.5	57		105
	WHIRLPOOL 9100 Series 6LSC9255 B **(T)** (B)	Whirlpool	USA	1149	2 (L)	1080 x 685 x 690	7.5	46	Cap (R)	127
	GE WISR309CTWW **(T)**	GE/MEA	USA	1195	2 (M)	1070 x 685 x 685	7.5	58	Y	118
	KLEENMAID KAW793 **(T)**	Kleenmaid	USA	1599	5 (N)	1100 x 650 x 745	7.5	40	Cap	124
	HITACHI SAF-2000PX **(T)**	Hitachi	Japan	1299	3	930 x 605 x 650	6.0	56	Cap	109

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in February 1997. Anything lower is a bargain.

** Dimensions (rounded up to the next 5 mm) are measured for the smallest 'box' which could be placed around the machine, allowing space for inlet and drain hoses. It's recommended that you leave extra space around the machine for easy installation and air circulation.

F Front loader.

T Top loader.

(A) This model will be replaced by the GW 708. According to the manufacturer, the 708 will have a different load-sensing system, the claimed capacity increased to 7.5 kg and the water levels raised.

(B) This model will be discontinued in April, but you may still find it in shops.

(C) Thirty-day money-back guarantee.

How reliable are they?

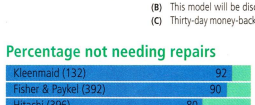
We asked a group of subscribers whether their washing machine had needed repair during the past 12 months and whether they would buy the same brand again. In line with general market trends, the majority of our 'reliability reporters' owned a top loader (85%).

The graphs on the right show the results for the brands for which we got sufficient answers (the number in brackets tells you how many readers reported on the brand).

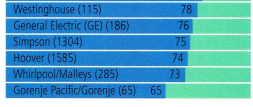
Nearly a quarter of people indicated they had had their washing machine repaired in the previous year, which is quite a high average for repairs compared with other appliances. The average cost of the repair was about $120, and the machine being out of balance was the most common problem, followed by burst or leaking hoses.

Unfortunately we can't report on the reliability of most of the brands of front loaders in this test, as not enough people told us about their experiences with those brands.

Percentage not needing repairs



Percentage who would buy the same brand again



1 Claimed capacity

This is the load stated on the energy rating label, but it's not always the load we tested at.

We found that many of the machines in our test — particularly the top loaders — appeared to be overloaded when we filled them with standard loads weighing as much as the claimed capacity, especially when we included sheets and other bulky items.

So we did what any consumer at home would do: we put fewer items into the machine and with this reduced load achieved better dirt removal results.

2 Cold wash tap connection(s)

The **MIELE** and the **AEG** machines connect to a cold water tap only — the machine heats the water to the required temperature. All the others connect to both hot and cold water taps.

They can also be connected to a cold water tap only, but if you want to do this — say, if your laundry only has one tap — you may need a special connector in the shape of a 'Y', 'T' or 'F' (as noted in the table), or you may have to put a cap on the hot water inlet valve, disconnect a hose or use a special one.

Check when you buy the machine whether any required connections are supplied.

4 Noise (dB)	5 Water used (litres)	6 Energy used (warm wash) (kWh)	5 Water efficiency score (%)	6 Energy efficiency score (warm wash) (%)	7 Spin efficiency score (%)	8 Gentleness score (%)	9 Dirt removal score (warm wash) (%)	10 Overall score (%)	Brand/model (in rank order)	
67	79	0.51	68	87	78	76	85	81	**MIELE** Novotronic W 830 **(F)**	equal
61	61	0.40	76	90	75	78	82	81	**OMEGA** CW 1267 **(F)**	
70	76	0.48	70	88	73	78	81	79	**ARISTON** AL 1046 T **(F)**	
64	87	0.77	71	84	74	78	83	79	**BENDIX** WMB 1062M **(F)**	equal
64	83	0.79	67	80	78	76	85	79	**SIMPSON** Enviro 130 45S130A **(F)**	
67	86	0.73	66	82	64	74	87	78	**AEG** Öko Lavamat 538 **(F)**	
66	74	0.57	67	84	70	78	82	78	**ASKO** 10505 **(F)**	
66	78	0.68	65	83	69	76	83	78	**BOSCH** WFB 1605 **(F)**	equal
71	78	0.84	69	79	69	80	83	78	**GE** WWH 8504 **(F)**	
62	187	2.12	47	62	73	64	86	69	**FISHER & PAYKEL** Smartdrive GW 703 **(T)** (A)	equal
57	160	1.54	51	70	59	48	86	69	**HOOVER** Boss 2320 L **(T)**	
62	161	2.03	51	61	58	64	82	68	**WHIRLPOOL** 9100 Series 6LSC9255 B **(T)** (B)	
58	156	1.86	52	64	57	46	85	67	**GE** WISR309CTWW **(T)**	
59	158	1.98	51	62	47	60	82	66	**KLEENMAID** KAW793 **(T)**	
60	203	1.40	19	65	60	66	84	65	**HITACHI** SAF-2000PX **(T)**	

(D) Five years for motor parts, 10 years for stainless steel parts.
(E) A further year for the main motor.
(G) Three years with guarantee card.
(H) Five years for electronic microprocessor, 10 years for tub and inner door lining, 20 years for PEX inlet hose.
(J) Ten years' limited replacement parts for inner bowl.
(K) Additional free one-year parts and labour offer.
(L) Five years for parts of the gear case, 10 years for limited replacement of outer tub.
(M) Twenty years for inner bowl.
(N) Ten years for gearbox, 20 years for tub, 90-day money-back guarantee.
(P) You have to order a Y-hose from the manufacturer.
(Q) Also works by disconnecting the hot-water hose.
(R) You can also buy a hose with a Y-connector from the manufacturer.

3 Running costs

This is an estimate of how much it'll cost you for water and electricity if you use the machine for a full load once a day, every day, for one year using a warm wash. Our calculations are based on a nominal cost of 12 cents per kWh electricity.

Depreciation and any interest costs are excluded, and contrary to previous years, we haven't included the cost of the detergent in our calculations — people use different amounts and the price varies considerably between brands.

4 Noise

These are the maximum noise levels recorded during the spin cycle, measured 1 m away from the machines and 1 m above the ground. The typical noise level of one of these machines (around 50-70 dB) is similar to that of a normal conversation at a distance of 1 m.

5 Water used/water efficiency

The first column numbered '5' gives the total amount of water used (rounded to the nearest litre) for a 'normal' warm-water wash. To be able to compare the machine's water efficiency with that of others, we worked out the amount of water used per kilogram of our load of washing. The lower the water consumption per kilogram, the higher the water efficiency score (the second '5' column).

6 Energy used/energy efficiency

The first column numbered '6' gives the total energy used for a 'normal' warm-water wash. In the second '6' column you'll find the machine's energy efficiency, measured on the basis of kilowatt hours (kWh) of electricity used for each kilogram of our load of washing. A higher energy efficiency score means less energy is used.

Because manufacturers have increasingly lowered their washing machines' energy consumption, we have changed the formula used to calculate this score to allow better comparisons. The results look slightly lower than in our previous tests, but in fact it's the comparative factor that's changed — the machines are not worse performers for energy efficiency than those in previous tests.

7 Spin efficiency

To measure how well a machine extracts the water from clothes, we weighed them before and after the wash. We used the spin speed for a 'normal' cycle — on some machines you can reduce it for garments that crease easily.

8 Gentleness

To measure the wear and tear on clothes, we attached swatches of easily frayed cloth to garments in each wash load. The area of the swatch was measured before and after the wash. The less fraying that occurred, the more gentle the machine on its 'normal' cycle and the higher the score.

9 Dirt removal

To assess dirt removal, we measured the brightness of specially soiled off-white swatches by the amount of light reflected before and after washing.

10 Overall score

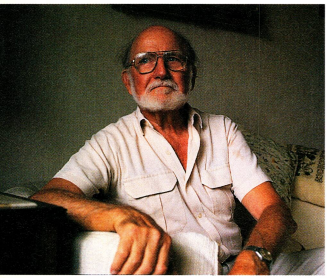
The main reason to buy a washing machine is to get your clothes clean. That's why dirt removal was weighted most heavily in the overall score — it makes up 40%. The other four performance factors — water, energy and spin efficiency and gentleness — were each weighted equally at 15%.

TABLE 2: WASHING MACHINE FEATURES

	Brand/model (in rank order)	1 Internal heater	2 Delay start timer	3 Rebalance load	4 Selectable spin speed	5 Rinse or spin hold	6 Warm rinse	7 Extra rinse or water	WATER-SAVING FEATUR 8 Selectable water level	9 Half-lo button
equal	**MIELE** Novotronic W 830 **(F)**	✓		✓	✓	R, S **(E)**		R	**(J)**	
	OMEGA CW 1267 **(F)**	✓		✓	✓	S		R		✓
equal	**ARISTON** AL 1046 T **(F)**	✓		✓		R		W		
	BENDIX WMB 1062M **(F)**	✓		✓	✓	R, S		W		
	SIMPSON Enviro 130 45S130A **(F)**	✓		✓	✓	R	**(H)**		✓	
	AEG Öko Lavamat 538 **(F)**	✓		✓		R **(G)**				✓
equal	**ASKO** 10505 **(F)**	✓		✓	✓	R		W		✓
	BOSCH WFB 1605 **(F)**	✓		**(A)**	✓	R				✓
	GE WWH 8504 **(F)**	✓		✓	✓	R		W		
equal	**FISHER & PAYKEL** Smartdrive GW 703 **(T)**		✓	✓ W **(B)**	✓	S	**(H)**	R, W	✓	
	HOOVER Boss 2320 L **(T)**			✓ W		R	✓	R	✓	
	WHIRLPOOL 9100 Series 6LSC9255 B **(T)**			✓			✓	R	✓	
	GE WISR309CTWW **(T)**			✓	✓		✓	R	✓	
	KLEENMAID KAW793 **(T)**					S	✓	R	✓	
	HITACHI SAF-2000PX **(T)**		✓	✓ W **(C)**	**(D)**				✓	

F Front loader.
T Top loader.
(A) According to the manufacturer, future versions of this model will have a load-rebalancing feature.
(B) This feature can be switched on or off.
(C) In our tests the load had to be redistributed twice. Both times it took up to 15 minutes and a lot of water to fix the problem.
(D) You can select the length but not the speed of the spin.
(E) Spins at very low speed for a short time.
(G) In some wash programs it's done automatically and you can't switch it off.
(H) The rinse temperature is automatically selected according to the program; you can't choose a warm rinse on its own.
(J) The 'Water Plus' button lets you manually increase (not decrease) the amount of water used — but see column 10.
(K) Automatic water sensor only.
(L) It's also claimed to sense the required wash action automatically.

WASHING WITH THE HELP OF THE SUN



Manufacturers recommend that older-type, 'uncontrolled' solar-powered water heaters aren't connected directly to washing machines — the water may become too hot.

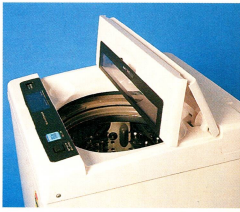
However, you can overcome this problem by having a temperature-control device (a so-called safe valve) installed. The only drawback is the cost. And as one of our subscribers discovered, it can be quite substantial.

John Cowling of Port Macquarie, NSW, didn't find out till after he had bought a new washing machine that it needed a safe valve for connection to his nine-year-old solar water heater. So he had one installed — and was shocked by the cost. Although the valve itself cost less than $100, when labour costs were added the bill amounted to $290.

We think that's a very high unexpected expense that consumers should be warned about. Washing machine manufacturers should make retailers aware of this potential problem so they can inform customers who buy a new washing machine of the possible expense, if they have an uncontrolled solar water system. If you have such a system, discuss it with the retailer or, if necessary, the manufacturer before you buy a new washing machine.

For newer solar-powered water heaters this may not be a problem — they're often fitted with a temperature-limiting device. Check when you have the heater installed.

With a solar hot water system, you're better off washing in the morning, when there's hot water in the tank and enough hours of daylight for the sun to heat more. If you have one with an off-peak electric booster, you're wasting the opportunity to use solar resources if you use your hot water for machine washes in the afternoon. It means the booster will come on and heat more water with electricity.



If you need space above your washing machine (for a dryer, for example), you need a front loader — or a top loader with a folding lid, as on the Hitachi SAF 2000 PX.

10	11	12	13		
uto water/ nergy ensor	Water- saving rinses	Suds save (water recycling)	Other features	Brand/model (in rank order)	
✓			Short and prewash, gentle button, child safety features, programmable	**MIELE** Novotronic W 830 **(F)**	equal
			Prewash (some programs)	**OMEGA** CW 1267 **(F)**	
✓			Super care button to reduce drum speed for delicate wash cycle	**ARISTON** AL 1046 T **(F)**	
			Short and prewash	**BENDIX** WMB 1062M **(F)**	equal
			Short wash, delicate tumbling button	**SIMPSON** Enviro 130 45S130A **(F)**	
			Prewash	**AEG** Öko Lavamat 538 **(F)**	
			Short and prewash	**ASKO** 10505 **(F)**	equal
			Soak	**BOSCH** WFB 1605 **(F)**	
✓ (K)			Short and prewash, gentle button	**GE** WWH 8504 **(F)**	
✓ (K)	✓	✓	Soak, programmable, one-touch start	**FISHER & PAYKEL** Smartdrive GW 703 **(T)**	equal
		✓	Soak, programmable, one-touch start	**HOOVER** Boss 2320 L **(T)**	
			Soak	**WHIRLPOOL** 9100 Series 6LSC9255 B **(T)**	
			Soak, gentle wash speed	**GE** WISR309CTWW **(T)**	
		✓	Prewash, superwash (prewash and extra rinse)	**KLEENMAID** KAW793 **(T)**	
✓ (K) (L)	✓		Soak (very long wash), one-touch start	**HITACHI** SAF-2000PX **(T)**	

1 **Heater**

A washing machine with a built-in water heater is particularly useful if you don't want to use up your household's hot water supply, or your laundry only has a cold water tap. With these machines you can usually wash with water hotter than 60°C if you want to.

2 **Delay start timer**

This lets you delay the start of the wash. For example, you can set the timer to start the machine when you're in bed to take advantage of off-peak electricity.

3 **Rebalance load**

Most machines in our test have some way of ensuring the load doesn't get out of balance too much. They may have an automatic balancing system (most spin slowly to distribute the load evenly before starting the full spin cycle) or take in water to redistribute the load, which is indicated by a **W** in the column — you may not want a machine that redistributes the load this way, especially if water is scarce in your area.

4 **Selectable spin speed**

A tick in this column indicates you can manually change the set spin speed for a chosen program.

5 **Rinse or spin hold**

These features are useful when washing delicates which would crease easily if left in the machine for a while at the end of the cycle. The machine either won't drain the water from the last rinse (rinse hold, **R**) or won't spin after the water has been drained (spin hold, **S**).

6 **Warm rinse**

Most washing programs rinse with cold water, but on some machines you can select a warm rinse for certain items, such as woollens.

7 **Extra rinse or water**

As manufacturers are increasingly trying to reduce their washing machines' water consumption, there's a possibility some detergent could be left in your washing. If you're sensitive to detergents, a washing machine where you can select an additional rinse (indicated with **R** in the column) or more water in a rinse (**W**) may be useful.

8 **Selectable water level**

On some machines you can manually select the water level to suit the load (less for a small load or more for delicates, for example).

9 **Half-load button**

This seems to be as close as many front loaders can come to a selectable water level — you can choose between full and lower.

10 **Automatic water/energy sensor**

This sensor is claimed to supply automatically the correct amount of water and energy for the amount of washing in the machine.

11 **Water-saving rinses**

On two machines you can save water in the rinse cycle. On the **HITACHI** you can select one rinse instead of the normal two. On the **FISHER & PAYKEL**, you can select one rinse instead of two, or a shower rinse rather than the normal spray and deep rinse.

12 **Suds save (water recycling)**

Three machines have a manual suds save feature with which you can reuse all (or part) of your sudsy water for a subsequent wash. Hoover and Fisher & Paykel supply information on how to do it in their manuals; Kleenmaid will send you a flyer on request (phone 1800 072 144).

13 **Other features**

- **Prewash** or **soak** programs help you tackle heavy dirt or stains. On some machines there's a preliminary wash with extra detergent before the main cycle, on others it's a long soaking period or a prolonged washing cycle.
- A **short** or **quick wash** cycle is particularly useful for front loaders, which generally take longer to wash a load than top loaders.
- All the machines in our test have a gentle program for a delicate load, but some have an additional **gentle** or **delicate button** or **speed**, which you can use to override the normal speed in normal-cycle programs.
- **Programmable** means you can program the machine to increase the range of options.
- All the machines with electronic controls have a **one-touch start** button, which will start the machine once you've turned it on. ❑

RECALLS & BANS

THE PRODUCT: Croner Tyco Toys has recalled all **TOMY Animal Bumper Activity Centres**, sold from 1994 onwards through World 4 Kids and Toyworld. Of concern is the **TOMY Penguin Animal Bumper Hand Held Activity toy**, item no. 1585 (found on the fabric tag with care instructions).

The problem: A bead from the Activity Toy may split and become detached, creating a potential choking hazard.

What to do: Don't allow children to play with this toy. Contact Croner Tyco toll-free, 8 am to 5 pm weekdays on 1800 676 963 to arrange for the return and refund ($25 plus postage) of the product.

THE PRODUCT: Hasbro Australia has recalled all **Tonka** and **Playskool Soft Walkin' Wheels** (this includes the bus, truck, train, fire engine and airplane) manufactured prior to July 1995, with a four-digit serial number (found on the sewn-in label with the product's cleaning instructions) of less than 9528 or with no serial number at all.

The problem: The small wheels' hubs may become detached from the axle, to become a potential choking hazard.

What to do: Stop using the above product immediately. Contact Hasbro toll-free, 9 am to 5 pm on 1800 023 058 to arrange for the product to be returned and to receive a free replacement.

THE PRODUCT: Toys 'R' Us has recalled **Out-Rage-Us pirate accessories**, including a sword, handkerchief and eyepatch.

The problem: Wire inside the sword may become exposed and could be harmful.

What to do: Return the product to your nearest Toys 'R' Us store for a full refund.

THE PRODUCT: Hunters Sportsline has recalled all **Looney Tunes Swim Vests** (batch no: 00002-1996), sold throughout Australia in KMart in the past year. The vests are blue and yellow with Looney Tunes cartoon characters on the front and about 3200 have been sold.

The problem: In some circumstances, the zipper on the product could come undone, causing it to fail.

What to do: Return the product to any KMart for a full refund. For further information, contact Peter Kassis on (03) 9287 9813 or Matthew Clark on (03) 9287 9809 at Hunters Sportsline.

THE PRODUCT: Rover Australia has recalled **Land Rover Discovery** vehicles built between April 1995 and July 1996, with a vehicle identification number (VIN) in the following range:

VIN LJ 156137 to 200000

VIN LJ 500032 to 537985

VIN LJ 700000 to 707210.

The VIN is displayed on the vehicle identification plate on the passenger side of the dash fascia, as viewed through the windscreen, and also on the identification plate fixed to the radiator support panel under the bonnet.

The problem: In extreme circumstances a door that appears to be latched may open while the vehicle is operating.

What to do: All affected vehicles must be inspected, reworked, and where necessary the latch replaced, free of charge. If you have not received a letter about this recall, contact your nearest Rover dealer or Rover Australia Regional Office:

Sydney: (02) 9685 5111.

Melbourne/Tasmania: (03) 9690 0510.

Brisbane: (07) 3834 4890.

Perth/Adelaide/Darwin: (09) 268 2571.

THE PRODUCT: Bayer Australia has recalled all cans of **Folimat Garden Insecticide Aerosol**, 350 g, batch number: MAN 0796 G561 (on the base of the can).

The problem: The can may leak from the side seam and the contents come in contact with the skin. This poses no greater risk than normal use from spraying.

What to do: Bayer will reimburse the purchase price of this product. However, you can continue to use the product immediately as per label instructions until it's empty, but handle the can with gloves. Dispose of the empty can as per label instructions. Wash hands after use, and if the product does leak onto your skin, wash it thoroughly with soap and water.

For refunds and any further questions, call Bayer toll-free on 1800 224 428, weekdays.

THE PRODUCT: R & C Products has recalled **Mortein Plus Barrier Outdoor Surface Spray**, 350 g, aerosol, with batch numbers: 6019, 6020, 6036, 6044, 6065, 6066, 6134, found on the base of the can.

The problem: The contents of some cans with these batch numbers may be leaking out, which could cause an irritant reaction for the user.

What to do: If the product has the above batch numbers, don't use it. Wear rubber gloves and dispose of the product immediately by wrapping it in several layers of newspaper, placing it in a plastic bag and putting it with your outside household garbage. Wash the gloves and your hands with soap and water afterwards. R & C products will reimburse the purchase price of this product. For information, contact Customer Service toll-free, 9 am to 9 pm, on 1800 811 144.

CHOICE note: If you're concerned about putting these chemicals into the garbage, wrap the product as directed and contact your local council to find out where your nearest special chemical waste disposal station is located.

Quiz

1 Adult women should consume about 800 mg of calcium a day — but more if they're:

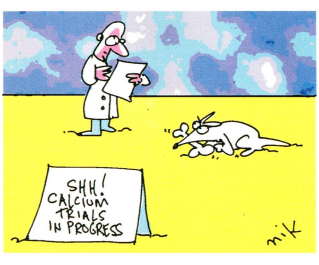
(A) Pregnant.
(B) Breastfeeding.
(C) Menopausal.
(D) Any of the above.

2 UHT (or long-life) milk is less nutritious than pasteurised milk.

True or false?

3 What do the letters 'NP' stand for on laundry detergents?

(A) Non-polluting.
(B) Non-poisonous.
(C) No phosphorus.
(D) No pigments.



ANSWERS

1. D.

2. False. Ultra-high-temperature sterilisation kills bacteria, but doesn't affect the nutritional value of milk.

3. C. These laundry detergents have no or only up to 0.5% phosphorus, which in high levels can contribute to excessive growth of blue-green algae in inland waterways. A 'P' symbol indicates they contain up to 5% phosphorus.

THE PRODUCT: Styrox has recalled the **Floaties inflatable bubble**, from batch 0407-01-06-003.

The problem: The nylon thread used to finish the product may become fatigued with time.

What to do: If you have the product with the above batch number, stop using it and return it to Styrox, PO Box 461, Mona Vale 2103, for replacement with a new improved-design bubble. For information contact (02) 9979 7432.

THE PRODUCT: Capital Plastics has recalled all **ABC FOR KIDS Drink Bottles**, 500 mL, sold through ABC shops or centres from December 1, 1996, to January 31, 1997.

The problem: The plunger cap could be forced off the drink bottle and may be a potential choking hazard.

What to do: Return the bottle to any ABC shop or centre for a full refund. For further information, contact the product recall co-ordinator on (02) 9521 3500.

THE PRODUCT: Remington Australia has recalled the **Remington Aero Plus** (model no. D2120) and **Aero Pro Hair Dryer** (model no. D2122, with diffuser), purchased between April 1995 and January 1997. The model number can be found on the rating panel, imprinted on the handle of the dryer on the side opposite to the switch.

The problem: A potential on/off switch malfunction, combined with the user leaving the hairdryer plugged in and standing upright for 15 to 20 minutes, could result in the plastic igniting.

What to do: Return the above hairdryer, but not any accessories you received with it. Send it with your name, address and postcode post-free to Remington Aero Plus (Model D2120) and Aero Pro (Model D2122), Return Reply Paid 515, Locked Bag 515, Noble Park 3174. For further information contact 1800 648 997 toll-free.

THE PRODUCT: Select Foods has recalled 100 g **Select Lifestyle Senna Leaves**, *Cassia angustifolio* (Senna) dry leaf 1 g/g, batch no. 8527, expiry date: Aug. 98, Aust L 52237.

The problem: The product with the above batch number may have live beetle contamination.

What to do: Return the above product immediately to the place of purchase, or call customer service on (02) 9725 5499.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

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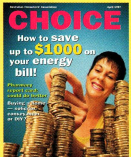

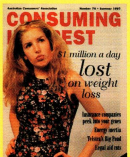

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Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. **Manager:** Malcolm Leonard. **Contact:** Jeanette Dwyer on (02) 9577 3333.

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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters
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